

FORTY-FIFTH ANNUAL REPORT
OF THE
AUDITOR OF STATE
OF THE STATE OF IOWA
ON
INSURANCE

1914
VOLUME III
FRATERNAL BENEFICIARY SOCIETIES

JOHN L. BLEAKLY
AUDITOR OF STATE

Compiled from Annual Statements, for the Year Ending December 31, 1913

DES MOINES
ROBERT HENDERSON, STATE PRINTER
J. M. JAMERSON, STATE BINDER
1914

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE,
Des Moines, Iowa, April 30, 1914.

HON. GEORGE W. CLARKE, GOVERNOR.

Sir: In compliance with the provisions of Section 1720 of the Code, I herewith present to you Part III of the Forty-fifth Annual Report relating to the business of life insurance transacted by Fraternal Beneficiary Societies and Orders operating in this state under the provisions of Chapter 9, Title IX, of the statutes of Iowa.

All Iowa fraternal show increased business for the past year.

The Common Brotherhood of America was reinsured in the Ancient Order of United Workmen early in the year, and retired from business.

The Brotherhood of All Railway Employees of Chicago, and the Railway Mail Association of Portsmouth, N. H., were the only applicants for admission during the year. Both insuring against accidents alone and having a lodge system, were admitted as assessment casualty associations.

Not a little commotion has been observed and recourse to the courts in some two or three instances through raise of assessments by the governing body. That of the Modern Woodmen has reached a nation-wide notoriety, the attempts made by the Grand Lodges to secure for their Order such adequate rates as would enable their perpetuation having met with resistance from the membership.

Yours very truly,

John L. Beakley.

Auditor of State

PART III

ANNUAL STATEMENTS
OF
Fraternal Beneficiary Societies
Transacting Business in Iowa in 1912 and Filing Statements
in 1913

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

ANCIENT ORDER OF GLEANERS

President, John Livingston. Secretary, G. H. Slocum.
Incorporated Sept., 1894. Commenced Business Oct., 1894.
Home Office, corner Woodward and Palmer Aves., Detroit, Mich.

Balance From Previous Year

Mortuary funds	\$	60,393.48
Reserve funds		358,366.79
Charter membership funds		10,020.57
Expense funds		9,589.27
Total	\$	438,369.11

Income

All other assessments or premiums.....	\$332,748.02	.....
Dues and per capita tax.....		\$32,524.75
Net amount received from mem- bers	\$332,748.02	\$32,524.75
Interests on mortgage loans.....		12,867.17
Interest on bonds.....		66.25
Total income	\$332,748.02	\$45,458.17
Balance from previous year.....	\$10,020.57	.....
Membership fees actually received.....	2,298.45	.....
Assessments or premiums during first months of membership of which all or an extra percentage is used for expense	8,286.30	.....
Dues and per capita tax.....	16,827.60	.....
Medical examiners' fees actually received	.....	1,110.00
Net amount received from mem- bers	\$27,411.75	\$1,110.00

Membership fees actually received	4,231.50	6,529.95	
Assessments or premiums during first months of membership of which all or an extra percentage is used for expense		8,286.30	
All other assessments or premiums		332,748.62	
Dues and per capital tax	35,805.99	85,157.74	
Medical examiners' fees actually received		1,110.00	
Other payments by members, viz.:			
Policy fees	1,969.50	1,969.50	
Net amount received from members	1,969.50	\$40,037.49	\$435,802.11
Interests on mortgage loans			12,867.17
Interest on bonds			66.25
Interest from all other sources, daily balances			1,936.54
Sale of lodg. supplies	2,252.20	2,252.20	
From all other sources, viz.:			
Refund International Silver Co., overcharge	2.67	2.67	
Rent	70.00	70.00	
Refund prize contest	2.50	2.50	
Refund postage .....	.65	.65	
Supplies sold by L. Joslin	82.98	82.98	
Refund expenses South Bend, Ind.	23.95	23.95	
Sale of desk	10.00	10.00	
Refund federation tickets	3.15	3.15	
Refund telephone messages	5.60	5.60	
Total income	\$1,969.50	\$44,427.71	\$453,125.75

Disbursements

Death claims	\$315,764.05	
To members disabled and in need	24,939.50	
Total benefits paid	\$340,703.55	
Expense in negotiating loans		463.50
Total disbursements	\$340,703.55	\$463.50
Balance	\$52,428.55	\$403,361.46
Commissions and fees paid to deputies and organizers	\$5,953.05	
Salaries of deputies and organizers	21,335.92	
Salaries of managers or agents not deputies or organizers	2,700.00	
Salaries and fees paid to supreme medical examiners		1,110.00
Prizes	510.10	
Total disbursements	\$30,499.67	\$1,110.00
Balance	\$6,932.65	
Death claims		\$315,764.05
To members disabled and in need		24,939.50
Total benefits paid		\$340,703.55

Commissions and fees paid to deputies and organizers		5,953.05	
Salaries of deputies and organizers		21,335.92	
Salaries of managers or agents not deputies or organizers		2,700.00	
Salaries of officers and trustees	3,192.68	3,192.68	
Other compensation of officers and trustees, secretary's policy fees	1,069.50	1,069.50	
Salaries of office employees	17,196.75	17,196.75	
Salaries and fees paid to supreme medical examiners		1,110.00	
Traveling and other expenses of officers, trustees and committees	664.28	664.28	
Insurance department fees	251.00	251.00	
Advertising, printing and stationery	2,597.89	2,597.89	
Postage, express, telegraph and telephone	3,727.56	3,727.56	
Lodge supplies	1,427.93	1,427.93	
Official publication	7,980.00	7,980.00	
Prizes		510.10	
Expense of supreme lodge meeting	233.11	233.11	
Expense in negotiating loans		463.50	
Other legal expenses	1,410.77	1,410.77	
Furniture and fixtures	631.25	631.25	
Taxes, repairs and other expenses on real estate	1,191.36	1,191.36	
All other disbursements		4,754.09	
Total disbursements	\$1,969.50	\$15,259.03	\$420,005.25
Balance		\$8,757.05	\$471,450.61

Ledger Assets

Book value of real estate	\$	53,674.26
Mortgage loans on real estate		301,525.14
Book value of bonds and stocks		1,000.00
Cash deposited in banks at 2½ per cent on daily balance		115,281.11
Total ledger assets	\$	471,450.61

Non-Ledger Assets

Interest and rents due and accrued		9,452.33
Market value of bonds and stocks over book value		11,825.64
Unapportioned amount deposited to credit of local arbors in Peninsular Savings Bank, Detroit, Mich. \$	1,783.85	
Furniture and fixtures	8,818.83	
		10,602.18
Gross assets		\$ 562,690.76

Deduct Assets Not Admitted

Unapportioned amount as above	\$	1,783.85
Furniture and fixtures		8,818.83
		10,602.18
Total admitted assets	\$	492,289.59

IOWA INSURANCE REPORT

Liabilities

Death claims reported but not adjusted.....	\$	49,528.34
Total unpaid claims.....	\$	49,528.34
All other liabilities, viz.:		
Miscellaneous expense bill.....	\$	502.54
December, 1913, commissions and salaries due organizers.....		2,339.03
		2,931.57
Total liabilities.....	\$	52,459.91

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	68,280	\$59,171,900.00
Benefit certificates written during the year.....	3,950	3,383,750.00
Benefit certificates increased during the year.....		12,400.00
Totals.....	72,230	\$62,558,050.00
Deduct terminated or deceased during the year.....	3,920	3,401,400.00
Total benefit certificates in force December 31, 1913.....	68,310	\$59,166,650.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	243	\$218,000.00
Benefit certificates written during the year.....	3	2,500.00
Totals.....	246	\$220,500.00
Deduct terminated or deceased during the year.....	12	11,000.00
Total benefit certificates in force December 31, 1913.....	234	\$209,500.00
Received during the year from members in Iowa:		
Mortuary, \$1,686.73; reserve, \$109.25; membership, \$372.50; medical and policy, \$63.25; expense, \$358.55; total, \$2,590.28.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	50 7-12	\$38,438.34
Claims (face value) incurred during the year.....	390	331,080.00
Totals.....	440 7-12	\$370,418.34
Claims paid during the year.....	380	315,764.05
Balance.....	60 7-12	\$54,654.29
Saved by compromising or scaling down claims during the year.....		5,125.95
Claims unpaid December 31, 1913.....	60 7-12	\$49,528.34

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	2	\$2,000.00
Totals.....	2	\$2,000.00
Claims paid during the year.....	2	2,000.00

ANCIENT ORDER OF GLEANERS

Exhibit of Sick and Accident Claims

Total Claims

	Number	Amount
Claims incurred during the year.....	1,243	\$24,939.50
Totals.....	1,243	\$24,939.50
Claims paid during the year.....	1,243	24,939.50

Iowa Claims

	Number	Amount
Claims incurred during the year.....	2	\$40.00
Claims paid during the year.....	2	40.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,333.

How often are meetings of the subordinate branches required to be held?

Answer—At least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—One delegate from each local organization.

What is the basis of representation in the governing body?

Answer—One delegate from each subordinate lodge.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—January 9, 1912.

How many members of governing body attended the last regular meeting?

Answer—434.

How many of same were delegates of the subordinate branches?

Answer—423.

When and by whom are the officers elected?

Answer—By delegates at biennial meetings.

Are assessments graded on any table of mortality?

Answer—No.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars?

Answer—The first three assessments go into the membership fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 7; disability, none; emergency or reserve, semi-annual; expense, semi-annual.

What would be the amount of one full assessment on the membership December 31, 1913?

Mortuary, \$45,482.05; emergency or reserve, \$17,070.00; expense, \$17,070.00.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Michigan, Indiana, Ohio, Illinois and Iowa.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1913, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule"?

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

GRAND LODGE, ANCIENT ORDER OF UNITED WORKMEN OF IOWA

President, E. B. Evans, G. M. W. Secretary, W. H. Stowell, G. R.
Incorporated June 22, 1911. Commenced Business November 27, 1873.
Home Office, 917 Hubbell Bldg., Des Moines, Iowa.

Balance From Previous Year

Mortuary funds, level rate.....	\$	15,326.37	
Reserve funds		14,618.46	
Classified funds		25,000.00	
Emergency funds		107,713.09	
Expense funds		428.37	
Total	\$	163,086.29	

Income

All other assessments or pre- miums	\$	75,264.72	\$	332,439.35
Net amounts received from members	\$	75,264.72	\$	332,439.35
Interest on mortgage loans	\$	515.00		
Interest from all other sources		518.36	184.99	699.06
Total income	\$	75,783.08	\$	333,130.01
Certificate fees actually re- ceived	\$		844.00	844.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense			11,359.80	11,359.80
All other assessments or pre- miums				407,704.07

GRAND LODGE, A. O. U. W. OF IOWA

Dues and per capita tax.....		35,816.60		35,816.60
Other payments by members, viz.:				
Assessments for disabled members		431.20		431.20
Net amount received from members	\$	48,481.60	\$	456,185.67
Interest on mortgage loans	\$	4,804.55		5,319.55
Interest from all other sources		785.36	19.37	2,198.74
Sale of lodge supplies		185.34		185.36
From all other sources, viz.:				
Miscellaneous		221.07		221.07
Bills receivable		8,000.00		8,000.00
Overpayments		719.09		719.09
Total income	\$	5,589.91	\$	57,620.49
			\$	472,820.48

Disbursements

Death claims	\$	20,000.00	\$	277,419.50
Permanent disability claims				570.80
Other benefits:				
Accrued interest		28.00		
Total disbursements	\$	20,000.00	\$	277,990.30
Balance	\$	29,381.41	\$	57,018.49
Death claims			\$	297,419.50
Permanent disability claims				570.80
Other benefits:				
Accrued interest				28.00
Overpayment of interest returned		27.50		27.50
Total benefits paid	\$	27.50	\$	298,045.80
Commissions and fees paid to deputies and organizers		13,531.02		13,531.02
Salaries of officers and trus- tees		4,283.38		4,283.38
Salaries and other compensa- tion of committees		1,004.95		1,004.95
Salaries of office employees		5,947.37		5,947.37
Traveling and other expenses of officers, trustees and committees		837.68		837.68
Insurance department fees		80.00		80.00
Rent, including association's occupancy of its own buildings		1,335.00		1,335.00
Advertising, printing and stationery		6,924.78		6,924.78
Postage, express, telegraph and telephone		1,532.18		1,532.18
Lodge supplies		230.40		230.40
Official publication		2,585.02		2,585.02
Expense of grand lodge meet- ing		2,099.82		2,099.82
Legal expense in litigating claims		833.82		833.82
Furniture and fixtures		754.80		754.80
All other disbursements		14,055.67		14,055.67
Total disbursements	\$	27.50	\$	57,591.89
Balance	\$	108,415.21	\$	462.97
			\$	280,278.08
			\$	280,278.08

IOWA INSURANCE REPORT

Ledger Assets

Mortgage loans on real estate.....	\$ 212,982.00
Deposited in trust companies and banks on interest.....	67,296.08
Total ledger assets.....	\$ 280,278.08

Non-Ledger Assets

Interest due and accrued.....	5,199.10
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	35,333.46
All other assets, viz.: Assessments paid for disabled members to be returned to grand lodge at the death of member.....	4,373.65
Gross assets.....	\$ 325,184.29

Liabilities

Death claims due and unpaid.....	\$ 9,000.00
Death claims resisted.....	5,000.00
Death claims reported but not adjusted.....	500.00
Total death claims.....	\$ 14,500.00
Total unpaid claims.....	\$ 14,500.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	5,090.00
All other liabilities, viz.: Reserve to protect level contracts.....	57,018.49
Total liabilities.....	\$ 76,608.49

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	14,850	\$23,295,500.00
Benefit certificates written during the year.....	1,336	1,430,750.00
Benefit certificates increased during the year.....		18,000.00
Totals.....	16,186	\$24,744,250.00
Deduct terminated or deceased during the year.....	1,235	1,568,500.00
Total benefit certificates in force December 31, 1913.....	14,951	\$23,175,750.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	14,850	\$23,295,500.00
Benefit certificates written during the year.....	1,272	1,365,250.00
Totals.....	16,122	\$24,660,750.00
Deduct terminated or deceased during the year.....	1,209	1,542,000.00
Total benefit certificates in force December 31, 1913.....	14,913	\$23,118,750.00

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	12	\$ 23,000.00
Claims (face value) incurred during the year.....	166	290,219.50
Totals.....	178	\$313,219.50
Claims paid during the year.....	169	297,419.50
Balance.....		\$15,800.00
Saved by compromising or scaling down claims during the year.....		1,300.00
Claims unpaid December 31, 1913.....	9	\$14,500.00

Exhibit of Permanent Physical Disability Claims, After Age 70

Total Claims	Number	Amount
Claims incurred during the year.....		\$570.80
Claims paid during the year.....		\$570.80

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—154.

How often are meeting of the subordinate branches required to be held?

Answer—Weekly or semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected at last stated meeting in December preceding the meeting of the grand lodge.

What is the basis of representation in the governing body?

Answer—One delegate for each lodge and one additional for each 50 or major fraction of, or over 25.

How often are regular meetings of the governing body held?

Answer—Bi-annually.

When was the last regular meeting of the governing body held?

Answer—May 13, 14, 1913.

How many members of governing body attended the last regular meeting?

Answer—184.

How many of same were delegates of the subordinate branches?

Answer—159.

When and by whom are the officers elected?

Answer—By representatives at the grand lodge.

Are assessments graded on any table of mortality?

Answer—Yes; A. O. U. W. (5) table.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Class "A," attained age; class "B," age of entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Transfers from class "A" to class "B" at attained age.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—A. O. U. W. experience, 4 per cent net; Miles M. Dawson, actuary.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—50 per cent of first 12 assessments is levied and collected for the expense fund.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, class "A," 12; class "B," 10.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary, \$35,523.46.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Emergency fund by transfer of balances in excess of \$25,000.00 from class "A" beneficiary fund at the end of each month. The reserve, class "B," is set aside semi-annually from class "B" beneficiary fund on advice of the actuary.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa and Indiana; 152 lodges in Iowa, 2 in Indiana.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1913, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, or absorbed any company, order, society, or association during the year?

Answer—Yes; C. B. A.

If so, was there any contract, agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or any firm, corporation, or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, or on account of, such reinsurance, amalgamation, absorption, or transfer of membership or funds.

Answer—None.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—None.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

BOHEMIAN SLAVONIAN BENEVOLENT SOCIETY OF UNITED STATES

President, John Pecha.

Secretary, J. V. Lunak.

Incorporated March 11, 1911 State of Illinois. Commenced Business March 4, 1854.

Home Office, 1210 W. 18th Street, Chicago, Ill.

Balance From Previous Year

Mortuary funds	\$ 6,198.39
Reserve funds	236,097.84
Disability funds	2,689.16
Expense funds	9,709.31
Total	\$ 254,694.70

Income

Membership fees actually received.....	\$	289,278.90	\$	21,715.54
Other payments by members, viz.:				
Loans returned				\$300.00
<hr/>				
Total received from members.....	\$	289,278.90	\$	22,515.54
Interest on bonds and dividends on stocks				11,630.69
<hr/>				
Total income	\$	295,477.29	\$	270,244.07
Dues and per capita tax.....		2,952.81	\$	11,856.76
<hr/>				
Total received from members.....	\$	2,952.81	\$	11,856.76
Interest on bonds and dividends on stocks				404.17
For certificates rewritten.....				232.00
For books				108.25
For statutes and by laws.....				143.80
Extras				2.00
<hr/>				
Total income	\$	5,641.97	\$	22,356.29
			\$	593,719.62

Disbursements

Death claims	\$	290,550.00	
Return to members.....		308.04	
Return to lodges.....		671.81	
<hr/>			
Total benefits paid	\$	291,589.85	
For collection and remittance of assessments and dues .....			.95
All other disbursements:			
Bonds due and collected.....			5,474.74
Loans to crippled members.....			3,000.00
<hr/>			
Total disbursements	\$	291,589.85	\$ 8,475.69
<hr/>			
Balance	\$	3,887.44	\$ 261,768.38
Permanent disability claims.....	\$	2,850.00	
<hr/>			
Total benefits paid	\$	2,850.00	
Salaries of officers and trustees.....			3,847.00
Salaries and other compensation of committees			43.75
Traveling and other expenses of officers, trustees and committees.....			225.00
Insurance department fees.....			73.75
Rent, including association's occupancy of its own buildings.....			310.00
Advertising, printing and stationery.....			455.26
Postage, express, telegraph and telephone			437.66
Official publication			5,790.97
Legal expense in litigating claims.....			141.50
Extras			0.25
All other disbursements:			
Donations to schools account.....			1,030.33
<hr/>			
Total disbursements	\$	2,850.00	\$ 12,511.47 \$ 315,427.01
<hr/>			
Balance	\$	261,768.38	\$ 9,844.82 \$ 278,292.61

Ledger Assets

Book value of bonds and stocks.....	\$ 258,548.44
Deposited in trust companies and banks on interest.....	19,744.17
Total ledger assets.....	\$ 278,292.61

IOWA INSURANCE REPORT

Non-Ledger Assets

Mortuary	\$	4,891.35
Loans to members from reserve fund		9,100.00
Loans to members from the mortuary fund		2,250.00
		16,241.35

Gross assets	\$	294,533.96
Total admitted assets	\$	294,533.96

Liabilities

Death claims due and unpaid	\$	16,000.00
Total death claims	\$	16,000.00
Total liabilities	\$	16,000.00

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	24,926	\$17,207,250.00
Benefit certificates written during the year	1,333	867,500.00
Totals	26,259	\$18,074,750.00
Deduct terminated or deceased during the year	865	442,250.00
Total benefit certificates in force December 31, 1913 ..	25,394	\$17,632,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	965	\$665,250.00
Benefit certificates written during the year	116	70,000.00
Totals	1,081	\$735,250.00
Deduct terminated or deceased during the year	26	24,500.00
Total benefit certificates in force December 31, 1913 ..	1,055	\$710,750.00

Received during the year from members in Iowa:
 Mortuary, \$12,004.00; reserve, \$1,008.15; disability, \$122.27; expense, \$200.80; total, \$13,339.82.

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement ..	16	\$16,000.00
Claims (face value) incurred during the year	381	290,550.00
Totals	397	\$306,550.00
Claims paid during the year	381	290,550.00
Claims unpaid December 31, 1913	16	\$16,000.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement ..	1	\$1,000.00
Claims (face value) incurred during the year	9	6,500.00
Totals	10	\$7,500.00
Claims paid during the year	10	7,500.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims incurred during the year	57	\$2,850.00
Totals	57	\$2,850.00
Claims paid during the year	57	2,850.00

Iowa Claims

	Number	Amount
Claims incurred during the year	2	\$100.00
Totals	2	\$100.00
Claims paid during the year	2	100.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—225 lodges.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected from the members.

What is the basis of representation in the governing body?

Answer—One representative for every 200 or fraction of not less than 125 members.

How often are regular meetings of the governing body held?

Answer—Every five years.

When was the last regular meeting of the governing body held?

Answer—August, 1909.

How many members of governing body attended the last regular meeting?

Answer—Four.

How many of same were delegates of the subordinate branches?

Answer—Three.

When and by whom are the officers elected?

Answer—By the delegates at national meeting.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—J. H. Nitchie.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expense?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 220; disability, 1 cent each member each month; emergency or reserve, March 1st, \$3,274.60; June 1st, \$6,282.25; Sept. 1st, \$3,292.25; expense, June 1st, \$2,512.80; December 1st, \$2,540.40.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary, \$1,322.64 1/4; disability, \$253.94; emergency or reserve, \$1,677.60; expense, \$2,540.40.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—The reserve fund is exclusively for payment of death benefits.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Connecticut, 3; Alabama, 1; Arkansas, 1; California, 1; South Dakota, 3; Illinois, 52; Iowa, 11; Kansas, 8; Maryland, 3; Massachusetts, 3; Michigan, 7; Minnesota, 5; Missouri, 10; Nebraska, 11; New Jersey, 6; New York, 19; Ohio, 28; Oklahoma, 1; Pennsylvania, 16; Texas, 22; Washington, 1; Wisconsin, 13.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

BROTHERHOOD OF AMERICAN YEOMEN

President, William Koch.

Secretary, William E. Davy.

Incorporated December 27, 1897.

Commenced Business Feb. 25, 1898.

Home Office, Fifth and Park Streets, Des Moines, Iowa.

Balance From Previous Year

Mortuary funds	\$ 70,837.22
Reserve funds	2,055,051.48
Expense funds	190,883.26

Total \$ 2,316,771.96

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$32,804.65		
All other assessments or premiums	1,416,407.82		\$147.55
Net amount received from members	\$1,471,204.47		\$147.55
Interest on mortgage loans		\$104,685.58	
Interest on bonds and dividends on stocks		4,794.21	
From all other sources, viz.: Profit on real estate		922.30	
Total income	\$1,474,204.47	\$110,402.09	\$147.55
Membership fees actually received		\$140,923.17	\$140,923.17
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense		173,593.94	231,466.69
All other assessments or premiums	\$470.50		1,417,355.87
Dues and per capita tax		321,308.80	
Medical examiners' fees actually received		9,025.25	
Total received from members	\$170.50	\$644,857.16	\$2,120,079.08
Deduct payments returns to applicants and members		796.00	796.00
Net amount received from members	\$470.50	\$644,060.56	\$2,119,283.08
Interests on mortgage loans			104,685.58
Interest on bonds and dividends on stocks			4,794.21
Interest from all other sources		8,023.37	8,023.37
Gross rents from association's property, including \$5,060.00 for association's occupancy of its own buildings		7,311.00	7,311.00
Sale of lodge supplies		15,003.16	15,003.16
From all other sources, viz.: Surety bond fund		4,216.65	4,216.65
Shield advertising		6,530.50	6,530.50
Deputy bond fund		1,931.45	1,931.45
Profit on real estate			922.30
Total income	\$470.50	\$687,979.69	\$2,273,604.30

Disbursements

Death claims	\$1,175,064.15
Permanent disability claims	84,221.65
Sick and accident claims	21,051.07
Old age benefits	8,275.00

Total benefits paid \$1,303,111.87

IOWA INSURANCE REPORT

Death claims			\$1,175,964.15
Permanent disability claims			84,221.65
Sick and accident claims			34,651.07
Old age benefits			8,275.00
Total benefits paid			\$1,303,111.87
Commissions and fees paid to deputies and organizers	\$882.00	\$330,350.85	\$331,232.85
Salaries of officers and trustees		28,300.00	28,300.00
Salaries and other compensation of committees		2,152.50	2,152.50
Salaries of office employees		56,438.65	56,438.65
Salaries and fees paid to supreme medical examiners		2,000.00	2,000.00
Salaries and fees paid to subordinate medical examiners		2,920.50	2,920.50
Traveling and other expenses of officers, trustees and committees		5,247.07	5,247.07
Insurance department fees		946.17	946.17
Rent—including \$6,000.00 for association's occupancy of its own buildings		6,000.00	6,000.00
Advertising, printing and stationery		27,906.64	27,906.64
Postage, express, telegraph and telephone		20,608.89	20,608.89
Lodge supplies		16,872.61	16,872.61
Official publication		35,317.17	35,317.17
Expense of supreme lodge meeting		38,608.89	38,608.89
Other legal expenses		9,362.07	9,362.07
Furniture and fixtures		2,642.42	2,642.42
Taxes, repairs and other expenses on real estate		662.74	662.74
All other disbursements		56,041.39	56,041.39
Total disbursements	\$1,946,370.43	\$1,946,370.43	\$1,946,370.43
Balance	\$2,644,005.83	\$2,644,005.83	\$2,644,005.83

Ledger Assets

Book value of real estate	\$	57,671.01
Mortgage loans on real estate		2,177,219.00
Book value of bonds and stocks		71,001.78
Deposited in trust companies and banks on interest		306,018.72
Cash in association's office		500.00
Other ledger assets, viz.: Tax sale certificates		694.42
Total ledger assets	\$	2,644,005.83

Non-Ledger Assets

Interest and rents due and accrued		44,544.66
Market value of bonds and stocks over book value		1,788.29
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		161,946.10
Office furniture and fixtures		27,691.45
Lodge supplies (inventory)		10,980.00
Supply invoices unpaid		1,786.61
Postage		2,370.71
Gross assets	\$	2,899,063.34

BROTHERHOOD OF AMERICAN YEOMEN

Deduct Assets Not Admitted

Office furniture and fixtures	\$	27,691.45
Lodge supplies (inventory)		10,980.00
Supply invoices unpaid		1,786.61
Postage		2,370.71

42,828.77

Total admitted assets

\$ 2,856,234.57

Liabilities

Death claims due and unpaid	\$	16,844.39
Death claims resisted		12,000.00
Death claims reported but not adjusted		212,000.00
Present value of deferred death and disability claims payable in installments, 4 per cent		37,882.23

Total death claims

\$ 278,726.62

Permanent disability claims reported but not yet adjusted

\$ 32,340.15

Total permanent disability claims

32,340.15

Sick and accident claims reported but not yet adjusted

\$ 1,437.50

Total sick and accident claims

1,437.50

Total unpaid claims

\$ 312,504.27

Salaries, rents, expenses, commissions, etc., due or accrued

20,598.96

Advance assessments

11,599.35

Total liabilities

\$ 344,701.98

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	165,244	\$224,889,000.00
Benefit certificates written during the year	35,169	41,552,000.00
Benefit certificates increased during the year		649,500.00
Totals	200,353	\$267,070,500.00
Deduct terminated or deceased during the year	22,559	26,849,500.00
Total benefit certificates in force December 31, 1913	177,794	\$240,221,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	34,882	\$48,911,500.00
Benefit certificates written during the year	3,438	4,250,000.00
Benefit certificates increased during the year		85,000.00
Totals	38,320	\$53,246,500.00
Deduct terminated or deceased during the year	2,035	2,586,500.00
Total benefit certificates in force December 31, 1913	36,285	\$50,660,000.00

IOWA INSURANCE REPORT

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement	172		\$231,850.00
Claims (face value) incurred during the year	1,131		1,510,650.00
Totals	1,303		\$1,742,500.00
Claims paid during the year	1,102		1,175,964.15
Balance	201		\$566,535.85
Saved by compromising or scaling down claims during the year			306,501.46
Claims rejected during the year	13		19,100.00
Claims unpaid December 31, 1913	168		\$240,844.39

Iowa Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement	19		\$25,100.00
Claims (face value) incurred during the year	257		352,700.00
Totals	276		\$377,800.00
Claims paid during the year	237		273,005.89
Balance	39		\$104,194.11
Saved by compromising or scaling down claims during the year			52,594.11
Claims rejected during the year	1		1,100.00
Claims unpaid December 31, 1913	38		\$50,500.00

Exhibit of Permanent Disability Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement	47		\$31,690.15
Claims incurred during the year	232		137,218.75
Totals	279		\$168,908.90
Claims paid during the year	177		84,221.65
Balance	102		\$84,687.25
Saved by compromising or scaling down claims during the year			20,247.10
Rejected or dropped	52		32,100.00
Claims unpaid December 31, 1913	50		\$32,340.15

Iowa Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement	12		\$8,690.15
Claims incurred during the year	52		30,650.00
Totals	64		\$39,340.15
Claims paid during the year	46		24,880.87
Balance	18		\$14,459.28
Saved by compromising or scaling down claims during the year			4,219.13
Rejected and dropped	11		6,000.00
Claims unpaid December 31, 1913	7		\$4,240.15

BROTHERHOOD OF AMERICAN YEOMEN

Exhibit of Sick and Accident Claims

Total Claims		Number	Amount
Claims unpaid December 31, as per last statement	2		\$75.00
Claims incurred during the year	476		45,498.47
Totals	478		\$45,573.47
Claims paid during the year	455		34,651.07
Rejected and dropped and scaled down	10		9,484.90
Claims unpaid December 31, 1913	13		\$1,437.50

Iowa Claims		Number	Amount
Claims incurred during the year	117		\$10,813.12
Totals	117		\$10,813.12
Claims paid during the year	115		8,619.04
Scaled			1,989.08
Claims unpaid December 31, 1913	2		\$225.00

Exhibit of Old Age and Other Claims

Total Claims		Number	Amount
Claims incurred during the year	65		\$8,275.00
Totals	65		\$8,275.00
Claims paid during the year	65		8,275.00

Iowa Claims		Number	Amount
Claims incurred during the year	54		\$0,775.00
Totals	54		\$0,775.00
Claims paid during the year	54		6,775.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—3,518.

How often are meeting of the subordinate branches required to be held?

Answer—Once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected to state conclave. State conclaves elect delegates to supreme conclave.

What is the basis of representation in the governing body?

Answer—See by-laws, sections eleven to sixteen inclusive.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—June, 1913.

How many members of governing body attended the last regular meeting?

Answer—187.

How many of same were delegates of the subordinate branches?

Answer—187.

When and by whom are the officers elected?

Answer—Quadrennially by supreme conclave.

Are assessments graded on any table of mortality?

Answer—No.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Expense fund composed of 15 cents of each member's payment and 75 per cent of the first twelve payments of new members.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$126,297.54; expense, \$38,648.57.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By deduction from death and disability claims and interest on same. For payment of claims when deaths exceed 6 per thousand members.

In what states is the association authorized to transact business and how many subordinate branches are there in each state?

Answer—Alberta, 19; Arizona, 1; Arkansas, 117; British Columbia, 2; California, 63; Colorado, 53; Idaho, 30; Illinois, 108; Indiana, 43; Iowa, 492; Kansas, 144; Kentucky, 27; Manitoba, 13; Michigan, 182; Minnesota, 261; Missouri, 373; Montana, 65; Nebraska, 85; Nevada, 5; New Mexico, 15; New York, 2; North Dakota, 233; Ohio, 46; Oklahoma, 213; Oregon, 31; Pennsylvania, 4; Saskatchewan, 15; South Dakota, 120; Texas, 463; Utah, 10; Washington, 133; West Virginia, 2; Wisconsin, 113; Wyoming 35.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—President and secretary receive 15 cents for each adopted member not to exceed \$3,000.00 per year.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—No.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, or absorbed any company, order, society, or association during the year?

Answer—No.

If so, was there any contract, agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or any firm, corporation, or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, or on account of, such reinsurance, amalgamation, absorption, or transfer of membership or funds.

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

CATHOLIC ORDER OF FORESTERS

President, Thomas H. Cannon. Secretary, Thomas F. McDonald.
Incorporated May 24, 1883. Commenced Business May 24, 1883.
Home Office 30 No. LaSalle Street, Chicago, Ill.

Balance From Previous Year

Mortuary funds		\$2,970,066.09	
Expense funds		30,587.39	
Total			\$3,006,653.48

Income

All other assessments or premiums	\$2,219,097.86	\$111,030.01	\$2,330,127.87
Other payments by members, viz.:			
Certificate fees		5,775.00	5,775.00
Total received from members	\$2,219,097.86	\$116,805.01	\$2,335,902.87
Deduct payments returns to applicants and members		1,106.49	1,106.49
Net amount received from members	\$2,219,097.86	\$115,698.52	\$2,334,796.38
Interest on bonds and dividends on stocks	127,746.10		127,746.10
Interest from all other sources	3,140.67		3,140.67
Sale of lodge supplies		3,783.00	3,783.00
From all other sources, viz.:			
Premium subordinate court officers		4,376.40	4,376.40
bonds		2,191.41	2,191.41
Advertising official journal			
Total income	\$2,349,090.63	\$126,049.42	\$2,475,040.05

Disbursements

Death claims	\$1,502,835.82		\$1,502,835.82
Total benefits paid	\$1,502,835.82		\$1,502,835.82
Loss, bonds	145.30		145.30
Commissions and fees paid to deputies and organizers		5,575.81	5,575.81
Salaries of deputies and organizers		20,150.00	20,150.00
Salaries of officers and trustees		15,296.50	15,296.50
Salaries and other compensation of committees		604.08	604.08
Salaries of office employees		23,954.00	23,954.00
Traveling and other expenses of officers, trustees and committees		3,991.92	3,991.92
Insurance department fees		1,240.40	1,240.40
Rent, including light		4,204.75	4,204.75

IOWA INSURANCE REPORT

Advertising, printing and stationery.....	4,293.88	4,293.88
Postage, express, telegraph and telephone.....	4,785.20	4,785.29
Lodge supplies.....	3,179.82	3,179.82
Official publication.....	23,989.50	23,989.50
Expense of supreme lodge meeting.....	21,026.01	21,026.01
Legal expense in litigating claims.....	1,887.67	1,887.67
Other legal expenses, investigations.....	398.54	398.54
Furniture and fixtures.....	1,754.00	1,754.00
Taxes, repairs and other expenses on real estate, insurance.....	23.40	23.40
All other disbursements.....	6,687.89	6,687.89
Total disbursements.....	\$1,502,081.12	\$149,044.75
		\$1,652,025.87

Ledger Assets

Book value of bonds.....	\$3,731,304.93
Deposited in trust companies and banks on interest.....	94,802.73
Other ledger assets, viz.: Deposit treasurer of Province Quebec.....	5,000.00
Total ledger assets.....	\$3,830,607.66

Non-Ledger Assets

Interest and rents due and accrued.....	60,551.55
Due from subordinate courts.....	28,763.75
Due from advertising account in official journal.....	334.98
Lodge supplies.....	3,900.00
Furniture and fixtures.....	5,718.00
Gross assets.....	\$3,929,875.94

Deduct Assets Not Admitted

Book value of bonds over market value.....	\$151,210.51
Other items, viz.: Lodge supplies.....	3,900.00
Furniture and fixtures.....	5,718.00
Advertising account.....	334.98
	161,163.49
Total admitted assets.....	\$3,768,712.45

Liabilities

Death claims due and unpaid.....	\$5,400.24
Death claims resisted.....	16,000.00
Death claims reported but not adjusted.....	197,000.00
Total death claims.....	\$218,400.24
Total unpaid claims.....	\$218,400.24
Due relief fund.....	327.46
Total liabilities.....	\$218,727.70

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	148,321	\$152,863,000.00
Benefit certificates written during the year.....	6,911	6,278,000.00
Benefit certificates increased during the year.....		48,250.00
Totals.....	155,232	\$159,189,250.00
Deduct terminated or deceased during the year.....	10,653	10,624,750.00
Total benefit certificates in force December 31, 1913.....	144,579	\$148,564,500.00

CATHOLIC ORDER OF FORESTERS

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	5,793	\$5,974,500.00
Benefit certificates written during the year.....	317	\$16,000.00
Benefit certificates increased during the year.....		2,000.00
Totals.....	6,110	\$6,092,500.00
Deduct terminated or deceased during the year.....	272	280,000.00
Total benefit certificates in force December 31, 1913.....	5,838	\$6,012,500.00
Received during the year from members in Iowa: Mortuary, \$92,692.48; expense, \$4,462.00; total, \$97,154.48		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	171	\$182,941.91
Claims (face value) incurred during the year.....	1,455	1,551,750.00
Totals.....	1,626	\$1,734,691.91
Claims paid during the year.....	1,420	1,502,835.82
Balance.....	206	\$231,856.09
Claims rejected during the year.....	10	0.00
Claims unpaid December 31, 1913.....	190	218,400.24

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	6	\$7,000.00
Claims (face value) incurred during the year.....	41	51,000.00
Totals.....	47	\$58,000.00
Claims paid during the year.....	42	53,300.00
Balance.....	5	\$4,700.00
Claims unpaid December 31, 1913.....	5	4,700.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,763.

How often are meeting of the subordinate branches required to be held?

Answer—Semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates to international convention.

What is the basis of representation in the governing body?

Answer—One delegate for each 600 members.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—August, 1913.

How many members of governing body attended the last regular meeting?

Answer—258.

How many of same were delegates of the subordinate branches?

Answer—245.

When and by whom are the officers elected?

Answer—By delegates at international convention—biennially.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—U. F. C. mortality table, age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—U. F. C. table, 4 per cent; 12 monthly assessments; Abb Landis, Nashville, Tenn.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 3.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$184,041.28; expense, \$35,349.75.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Amount received for mortuary assessments over death losses—payment of death claims only.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 377; Oklahoma, 2; California, 3; Texas, 1; Louisiana, 2; Indiana, 42; Iowa, 105; Kentucky, 14; Maine, 23; Massachusetts, 25; Michigan, 51; Minnesota, 192; Missouri, 10; Kansas, 4; Montana, 10; Nebraska, 22; New Hampshire, 31; North Dakota, 33; Ohio, 93; Oregon, 14; Ontario, 125; Alberta, 1; Manitoba, 3; Saskatchewan, 2; Pennsylvania, 19; Quebec, 251; New Brunswick, 6; Nova Scotia, 2; Rhode Island, 8; South Dakota, 25; Vermont, 39; New York, 4; Washington, 18; British Columbia, 5; Idaho, 2; Wisconsin, 201. Total, 1,763.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

COURT OF HONOR

President, A. L. Hereford.

Secretary, W. E. Robinson.

Incorporated July 16, 1895.

Commenced Business July 23, 1895.

Home Office, Springfield, Ill.

Balance From Previous Year

Mortuary funds	\$ 105,660.00
Reserve funds	2,023,114.59
Relief funds	85.56
Expense funds	20,828.85
Total	\$ 2,149,689.00

Income

All other assessments or premiums	\$874,059.20	
Total received from members	\$874,059.20	
Deduct payment returns to applicants and members	1,870.20	
Net amount received from members	\$872,189.00	
Interests on mortgage loans		46,507.28
Interest on bonds and dividends on stocks		54,346.86
Interest from all other sources	3,001.92	825.56
Gross rents from association's property, including \$1,626.56 for association's occupancy of its own buildings		1,626.56
From all other sources, viz.:		189.05
Premium on bonds		
Total income	\$875,191.02	\$103,445.31
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense		\$69,843.00 \$69,843.00
All other assessments or premiums	11,367.90	61,770.40 947,197.50
Dues and per capita tax		125,036.84 125,036.84
Other payments by members, viz.:		
Return of payments returned to members		3.99 3.99
Total received from members	\$11,307.90	\$256,654.23 \$1,142,081.33
Deduct payment returns to applicants and members	137.50	
Net amount received from members	\$11,230.40	\$256,654.23 \$1,140,064.03

Interest on mortgage loans.....			46,507.28
Interest on bonds and dividends on stocks.....			54,346.86
Interest from all other sources.....	13.49	680.86	4,521.83
Gross rents from association's property, including \$1,626.56 for association's occupancy of its own buildings.....			1,626.56
Sale of lodge supplies.....		724.80	724.80
From all other sources, viz.:			
Premium on bonds.....			139.05
Paid on loan account, \$897.00.....		65.00	65.00
Benefit certificate fees.....		941.05	941.05
Social certificate fees.....		409.20	409.20
Transfer card fees.....		51.50	51.50
Advertising official publication.....		530.45	530.45
Total income.....	\$11,243.89	\$203,057.09	\$1,249,928.21

Disbursements

Death claims.....	\$760,046.69		\$760,046.69
Permanent disability claims.....	2,250.00		2,250.00
Sick and accident claims.....		10,757.46	10,757.46
Total benefits paid.....	\$762,296.69	\$10,757.46	\$773,054.15
Commissions and fees paid to deputies and organizers.....		93,845.18	93,845.18
Salaries of officers and trustees.....		15,300.00	15,300.00
Other compensation of officers and trustees, per diem and expense of directors.....		11,487.01	11,487.01
Salaries and other compensation of committees, auditing committee.....		1,620.68	1,620.68
Salaries of office employees.....		19,587.99	19,587.99
Salaries and fees paid to supreme medical examiners.....		3,600.00	3,600.00
Salaries and fees paid to subordinate medical examiners.....		2,618.50	2,618.50
Traveling and other expenses of officers, trustees and committees.....		1,108.56	1,108.56
For collection and remittance of assessments and dues.....		42,244.80	42,244.80
Insurance department fees.....		950.61	950.61
Rent, including \$1,626.56 for association's occupancy of its own buildings.....		1,626.56	1,626.56
Advertising, printing and stationery.....		8,219.55	8,219.55
Postage, express, telegraph and telephone.....		3,962.94	3,962.94
Official publication, including editor's salary.....		12,660.87	12,660.87

Legal expense in litigating claims.....		6,560.12	6,560.12
Other legal expenses, salary of general attorney.....		5,000.00	5,000.00
Furniture and fixtures.....		705.30	705.30
Taxes, repairs and other expenses on real estate.....		957.10	957.10
Premiums on bonds.....		38.91	38.91
All other disbursements.....		5,610.99	5,610.99
Total disbursements.....	\$1,010,759.82	\$1,010,759.82	\$1,010,759.82
Balance.....	\$2,388,857.99	\$2,388,857.99	\$2,388,857.99

Ledger Assets

Book value of real estate.....	\$40,663.99
Mortgage loans on real estate.....	1,073,850.00
Book value of bonds.....	1,130,432.70
Deposited in trust companies and banks on interest.....	187,911.30
Total ledger assets.....	\$2,388,857.99

Non-Ledger Assets

Interest and rents due and accrued.....	33,783.87
Market value of real estate over book value.....	9,936.01
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	94,712.01
Gross assets.....	\$2,531,680.88

Deduct Assets Not Admitted

Book value of bonds and stocks over market value.....	5,797.89
Total admitted assets.....	\$2,525,891.75

Liabilities

Death claims resisted.....	\$25,500.00
Death claims reported but not adjusted.....	41,206.67
Total death claims.....	\$66,706.67
Permanent disability claims resisted.....	\$250.00
Total permanent disability claims.....	250.00
Sick and accident claims resisted.....	\$363.21
Sick and accident claims reported but not yet adjusted.....	305.08
Total sick and accident claims.....	868.89
Total unpaid claims.....	\$67,885.56
Advance assessments.....	1,050.00
Compensation of district recorders for December, 1913.....	3,535.45
Total liabilities.....	\$73,077.01

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....		98,631	\$83,126,375.00
Total benefit certificates in force December 31, 1913.....		98,631	\$83,126,375.00
Business in Iowa During the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....		5,573	\$6,896,000.00
Total benefit certificates in force December 31, 1913.....		5,573	\$6,896,000.00

IOWA INSURANCE REPORT

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	66	\$80,505.14
Claims (face value) incurred during the year.....	588	763,116.11
Totals	654	\$851,621.25
Claims paid during the year.....	599	760,102.50
Balance	55	\$91,458.43
Saved by compromising or scaling down claims during the year	2	24,691.78
Claims rejected during the year.....	3	4,000.00
Claims unpaid December 31, 1913.....	53	66,766.67

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	5	\$7,500.00
Claims (face value) incurred during the year.....	49	64,500.00
Totals	54	\$72,000.00
Claims paid during the year	52	67,176.64
Balance	2	\$4,823.36
Saved by compromising or scaling down claims during the year		\$23.36
Claims unpaid December 31, 1913.....	2	4,000.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	1	\$250.00
Claims incurred during the year.....	5	2,250.00
Totals	6	\$2,500.00
Claims paid during the year.....	5	2,250.00
Balance	1	\$250.00
Claims unpaid December 31, 1913.....	1	250.00

Exhibit of Sick and Accident Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	21	\$727.92
Claims incurred during the year.....	401	11,456.54
Totals	422	\$12,213.76
Claims paid during the year.....	389	10,757.46
Balance	33	\$1,456.30
Dropped	13	587.41
Claims unpaid December 31, 1913.....	21	\$68.59

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	3	\$102.07
Claims incurred during the year.....	11	273.01
Totals	14	\$375.08
Claims paid during the year.....	12	289.89
Balance	2	\$85.28
Dropped	2	85.28

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

COURT OF HONOR

How often are meeting of the subordinate branches required to be held?

Answer—Monthly or oftener.

How are the subordinate branches represented in the supreme or governing body?

Answer—District courts elect delegates to county courts, county courts to state courts, and state courts to supreme court.

What is the basis of representation in the governing body?

Answer—District to county courts, 25 or major fraction; county to state courts, 250 or major fraction, and state to supreme courts, 500 or major fraction. How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—June 18, 19, 1912.

How many members of governing body attended the last regular meeting?

Answer—149.

How many of same were delegates of the subordinate branches?

Answer—116.

When and by whom are the officers elected?

Answer—At each quadrennial supreme meeting, by those entitled to vote therein.

Are assessments graded on any table of mortality?

Answer—Classes B, C, D, E, F and G are based on N. F. C. table.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Entry age.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Being done.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C. mortality table and 4 per cent interest; assumption 12 assessments; W. B. Kieft, Springfield, Ill.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary and disability, 12; emergency or reserve, 12; expense, 12; relief, 12.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

If not, give full and complete information relating thereto.

Answer—Deposited with Illinois insurance department for safe keeping only.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

GRAND LODGE DEGREE OF HONOR OF IOWA

President, Etta A. Branson.

Secretary, Lillian C. Moore.

Incorporated January 11, 1911.

Home Office, Keokuk, Iowa.

Balance From Previous Year

Mortuary funds	\$15,041.99	
Reserve funds	37,798.63	
General funds	308.75	
Total		\$53,149.37

Income

All other assessments or premiums.....	\$38,297.03		
Net amount received from members	\$38,297.03		
Interest on mortgage loans.....		1,785.05	
Interest on bonds and dividends on stocks		225.00	
Interest from all other sources:			
Bank deposits	562.58		99.49
Total income	\$38,859.61		\$2,109.54
All other assessments or premiums		\$3,362.68	\$41,659.71
Dues and per capita tax.....	3,817.40		3,817.40
Net received from members	\$3,817.40	\$3,362.68	\$45,477.11
Interests on mortgage loans.....			1,785.05
Interest on bonds and dividends on stocks			225.00
Interest from all other sources:			
Bank deposits			662.07
Sale of lodge supplies.....	276.37		276.37
From all other sources, viz.:			
Certificate fees	94.00		94.00
Charter fees, premium on bond, miscellaneous	148.31		148.31
Borrowed from bank.....	500.00		500.00
Per diem refunded.....	362.00		362.00
Total income	\$5,198.08	\$3,362.68	\$19,529.91
			\$49,529.91

Disbursements

Death claims	\$20,000.00	\$20,000.00
Total benefits paid.....	\$20,000.00	\$20,000.00
Salaries of deputies and organizer	\$126.00	\$126.00
Salaries of officers and trustees	2,047.00	2,047.00

Other compensation of officers and trustees.....	67.00	67.00
Salaries and other compensation of committees.....	53.00	53.00
Salaries of office employees.....	\$12.75	\$12.75
Traveling and other expenses of officers, trustees and committees	760.72	760.72
Insurance department fees.....	52.04	52.04
Rent, including association's occupancy of its own buildings	290.00	290.00
Advertising, printing and stationery	108.00	108.00
Postage, express, telegraph and telephone	434.53	434.53
Lodge supplies	120.58	120.58
Official publication	440.00	440.00
Advanced interest	10.83	10.83
Legal expense in litigating claims		63.61
Other legal expenses.....		689.04
Furniture and fixtures.....		91.89
All other disbursements		2,472.99
Total disbursements.....		\$28,639.98
Balance		\$74,039.30

Ledger Assets

Mortgage loans on real estate.....	\$52,966.65
Loans secured by pledge of bonds, stocks or other collateral	5,000.00
Deposited in trust companies and banks on interest.....	16,013.48
Total ledger assets	\$73,980.13

Non-Ledger Assets

Interest and rents due and accrued.....	1,318.71
Assessments actually collected by subordinate lodges not yet turned over to grand lodge.....	3,286.15
Gross assets	\$78,584.99
Total admitted assets	\$78,584.99

Liabilities

Death claims reported but not adjusted.....	\$1,000.00
Total death claims.....	\$1,000.00
All other liabilities, viz.:	
Per capita tax to superior lodge.....	988.75
Total liabilities	\$1,988.75

Exhibit of Certificates

Business in Iowa During the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	2,855	\$2,633,000.00
Benefit certificates written during the year.....	154	145,750.00
Totals	3,009	\$2,778,750.00
Deduct terminated or deceased during the year.....	339	305,500.00
Total benefit certificates in force December 31, 1913.....	2,670	\$2,473,250.00
Received during the year from members in Iowa:		
Mortuary, \$38,297.03; expense, \$3,362.68; total, \$41,659.71.		

Exhibit of Death Claims

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	21	\$21,000.00
Totals	21	21,000.00
Claims paid during the year.....	20	20,000.00
Balance	1	1,000.00
Claims unpaid December 31, 1912.....	1	1,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—69.

How often are meeting of the subordinate branches required to be held?

Answer—Two meetings each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—One representative from each lodge.

What is the basis of representation in the governing body?

Answer—Must be a past chief of honor.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—May, 1911.

How many members of governing body attended the last regular meeting?

Answer—95.

How many of same were delegates from subordinate branches?

Answer—74.

* When and by whom are the officers elected?

Answer—By representatives at grand lodge session.

Are assessments graded on any table of mortality?

Answer—Old members are on classified rates; new members admitted on N. F. C. rates.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Attained age, nearest birthday.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Members on classified rates advance every five years; members on N. F. C. rates pay same premium through life.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C. 4 per cent 12, Abb Landis.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

If so, give all the facts relating thereto.

Answer—Members on level rates may procure paid-up or extended insurance

for such a time as 90 per cent of their reserve will carry them.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$3,623.50; expense, \$267.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—On level rates, by valuation; on classified rates, all over \$5,000.00 in beneficiary fund on first day of each month is transferred to reserve for classified members. Can be used to pay death claims when 12 regular assessments will not pay liabilities.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 69.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—Yes.

If so, give full information relating thereto.

Answer—All loans made in 1913 are listed in "Special Deposit Schedule."

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

FRATERNAL AID ASSOCIATION

President, H. E. Don Carlos.
Incorporated February 29, 1894.

Secretary, L. D. Roberts.
Commenced Business October 14, 1890.

Home Office Vermont and Henry Streets, Lawrence, Kan.

Balance From Previous Year

Benefit funds	\$ 12,100.00
Emergency funds	605,841.38
General funds	40,059.02
Total	\$578,941.88

Income

All other assessments or premiums.....	\$461,543.74	\$30,769.40
Net amount received from mem- bers	\$461,543.74	\$30,769.40
Interest on government bonds.....		400.00
Interest on municipal bonds.....		6,052.99

Interest from bank deposits.....		11,525.44
Gross rents from association's property, including \$1,500.00 for association's occupancy of its own buildings.....		5,097.81
From all other sources, viz.:		
By Dr. Burdick, death claim No. 3,279.....	121.00	
From F. A. A. building, 1-2-13.....		1,000.00
Bonds.....		20.09

Total income.....	\$461,064.74	\$55,406.64
Membership fees actually received.....	\$2,104.80	\$2,104.80
Assessments or premiums during first 6 months of membership of which all or an extra percentage is used for expense.....	7,775.21	7,775.21
All other assessments or premiums.....	123,077.49	615,390.63

Net amount received from members.....	\$132,957.50	\$625,270.64
Interest on government bonds.....		400.00
Interest on municipal bonds.....		6,053.99
Interest from bank deposits.....		11,525.44
Gross rents from association's property, including \$1,500.00 for association's occupancy of its own buildings.....		5,097.81
Sale of lodge supplies and \$299.61, cash, in hands of building committee 1-1-13.....	1,795.23	1,795.23
From all other sources, viz.:		
Local council bonds.....	493.42	493.42
Proceeds of bank of commerce note.....	10,000.00	10,000.00
Miscellaneous.....	185.00	185.00
Cancelled ??? \$345.15.....	1.00	1.00
By Dr. Burdick, death claim No. 3,279.....		121.00
From F. A. A. building, 1-2-13.....		1,000.00
Bonds.....		20.00

Total income..... \$145,432.75 \$662,564.13 \$662,564.13

Disbursements

Death claims.....	\$453,707.75	
Permanent disability claims.....	69,299.60	
Total benefits paid.....	\$523,007.35	
Taxes, repairs and other expenses on real estate.....		4,746.21
Cash in hands of building committee 12-31-13.....		51.60

Total disbursements.....	\$523,007.35	\$4,797.81
Balance before transfer.....	—45,182.52	
Increased by transfer.....	50,000.00	

Balance.....		\$656,510.19
Decreased by transfer.....		\$50,000.00

Balance.....	\$1,817.48	\$606,510.19
Death claims.....		\$453,707.75
Permanent disability claims.....		69,299.60

Total benefits paid.....		\$523,007.35
Commissions and fees paid to deputies and organizers.....	8,608.00	8,608.00
Salaries of deputies and organizers.....	36,129.61	36,129.61

Salaries of officers.....	\$,875.00	\$,875.00
Salaries and other compensation of com- mittees.....	4,096.50	4,096.50
Salaries of office employees.....	8,437.82	8,437.82
Salaries and fees paid to supreme medical examiners.....	876.67	876.67
Salaries and fees to subordinate medical examiners.....	1,833.50	1,833.50
Traveling and other expenses of officers, trustees and committees.....	2,603.85	2,603.85
Insurance department fees.....	2,287.48	2,287.48
Advertising, printing and stationery.....	2,831.52	2,831.52
Postage, express, telegraph and telephone.....	2,111.05	2,111.05
Lodge supplies.....	447.58	447.58
Official publication.....	6,750.00	6,750.00
Expenses of supreme lodge meeting.....	9,964.61	9,964.61
Legal expense in litigating claims.....	1,149.57	1,149.57
Other legal expenses.....	1,939.04	1,939.04
Furniture and fixtures.....	525.70	525.70
Taxes, repairs and other expenses on real estate.....		4,746.21
Cash in hands of building committee, 12-31-13.....		51.60
All other disbursements.....	\$11,831.06	\$11,831.06

Total disbursements..... \$111,298.65 \$630,103.81 \$630,103.81

Balance..... —\$5,925.52 \$602,402.15 \$602,402.15

Ledger Assets

Book value of real estate.....	\$58,987.70
Book value of bonds and stocks.....	180,162.52
Deposited in trust companies and banks on interest, \$293,895.38; less unpaid warrants, \$30,963.50.....	362,931.88
Cash in association's office, \$320.05; deposited in banks (not on interest).....	320.05

Total ledger assets..... \$602,402.15

Non-Ledger Assets

Interest and rents due and accrued, bank deposits \$1,605.04; rents, \$1,857.00; interest bonds, \$1,042.77..	4,505.17
Market value of real estate and over book value.....	6,012.90
Interest due and accrued on gold bonds.....	60.67
Assessments actually collected subordinate lodges not yet turned over to supreme lodge.....	59,581.81
Gross assets.....	\$672,567.60

Deduct Assets Not Admitted

Book value of bonds and stocks over market value....	109.52
Total admitted assets.....	\$672,308.08

Liabilities

Death claims reported but not adjusted.....	\$58,100.00
Total unpaid claims.....	\$58,100.00
Borrowed money.....	10,000.00
Total liabilities.....	\$68,100.00

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement		47,514	\$58,684,000.00
Benefit certificates written during the year		4,003	4,610,500.00
Benefit certificates increased during the year			71,000.00
Totals		51,577	\$63,365,500.00
Deduct terminated or deceased during the year		8,565	9,022,500.00

Total benefit certificates in force December 31, 1913 43,012 \$54,343,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	1,336	\$1,573,000.00
Benefit certificates written during the year	109	115,250.00
Benefit certificates increased during the year		1,000.00
Totals	1,445	\$1,689,250.00
Deduct terminated or deceased during the year	128	135,500.00

Total benefit certificates in force December 31, 1913, 1,317 \$1,553,750.00
 Received during the year from members in Iowa:
 Benefit, \$13,852.81; Emergency, \$923.52; General, \$3,-
 857.06; total, \$18,633.99.

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	32	\$43,500.00
Claims (face value) incurred during the year	353	486,225.00
Totals	385	\$529,725.00
Claims paid during the year	341	453,707.75
Balance	44	\$76,017.25
Saved by compromising or scaling down claims during the year		13,917.25
Claims rejected during the year	3	4,000.00
Claims unpaid December 31, 1913	41	\$58,100.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	1	\$1,000.00
Claims (face value) incurred during the year	13	20,500.00
Totals	14	\$21,500.00
Claims paid during the year	11	15,700.00
Balance	3	\$5,800.00
Saved by compromising or scaling down claims during the year		800.00
Claims unpaid December 31, 1913	3	5,000.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims incurred during the year	242	\$69,299.60
Claims paid during the year	242	\$69,299.60

Iowa Claims

	Number	Amount
Claims incurred during the year	7	\$1,512.50
Claims paid during the year	7	\$1,512.50

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—It is.

If so, how many subordinate lodges or branches are there?

Answer—670.

How often are meeting of the subordinate branches required to be held?

Answer—At least monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By the general officers and one representative for each 500 members. What is the basis of representation in the governing body?

Answer—One representative for each 500 members.

How often are regular meetings of the governing body held?

Answer—Biennially till October 1913; quadrennially from that date.

When was the last regular meeting of the governing body held?

Answer—October, 1913.

How many members of governing body attended the last regular meeting?

Answer—One hundred and also nineteen general officers.

How many of same were delegates from subordinate branches?

Answer—One hundred.

When and by whom are the officers elected?

Answer—By the general council, elected October 1913, for term of four years.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Level rate at age of entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Not yet.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Abb. Landis now engaged in making valuation.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—First six assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Benefit, \$38,461.98; emergency, \$2,562.45; general, \$10,256.20.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By transfer from benefit fund, when two assessments are on hand, and 5 per cent contabulation.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Kansas, 261; Missouri, 82; California, 81; Oklahoma, 67; Illinois, 27; Michigan, 23; Colorado, 22; Iowa, 19; Nebraska, 18; Indiana, 13; Texas, 13; Arkansas, 12; Washington, 11; Wisconsin, 10; Oregon, 4; Kentucky, 3; Montana, 2; Utah, 1; Wyoming, 1.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

If not, give full and complete information relating thereto.

Answer—Except \$11,161.10 of Philippine bonds held by treasurer of state of Kansas.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

FRATERNAL BANKERS RESERVE SOCIETY

President, R. A. Moses. Secretary, R. D. Taylor.
Incorporated December 15, 1900. Commenced Business January 26, 1901.
Home Office, 510-512 Second Ave., Cedar Rapids, Iowa.

Balance From Previous Year

Mortuary funds	\$	1,384.26	
Reserve funds		43,665.27	
Expense funds		158.94	
Total	\$		45,208.47

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$2,402.50	
All other assessments or premiums	53,179.76	
Total received from members	\$55,582.26	
Net amount received from members	\$55,582.26	
Interest on mortgage loans		\$1,728.67
Total income	\$55,582.26	\$1,728.67

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense

	\$8,013.70	\$10,416.20
All other assessments or premiums	21,996.75	75,176.51
Taxes and per capital tax	846.38	846.38

Total received from members	\$30,856.83	\$86,439.09
Deduct payments returns to applicants and members	39.49	39.49

Net amount received from members	\$30,817.34	\$86,399.60
Interest on mortgage loans		1,728.67
Sale of lodge supplies	178.10	178.10

Total income	\$30,995.44	\$88,306.37	\$88,306.37
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Disbursements

Death claims	\$53,061.03	
Permanent disability claims	1,198.90	
Sick and accident claims	1,426.55	

Total benefits paid	\$55,686.48	
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Balance	\$3,008.71	\$43,665.27
Death claims		\$53,061.03
Permanent disability claims		1,198.90
Sick and accident claims		1,426.55

Total benefits paid		\$55,686.48
Commissions and fees paid to deputies and organizers	\$10,573.94	10,573.94
Salaries of deputies and organizers	1,625.00	1,625.00
Salaries of managers or agents not deputies or organizers	1,200.00	1,200.00
Salaries of officers and trustees	3,600.00	3,600.00
Other compensation of officers and trustees	759.25	759.25
Salaries of office employees	3,205.40	3,205.40
Salaries and fees paid to supreme medical examiners	1,200.00	1,200.00
Salaries and fees paid to subordinate medical examiners	1,522.50	1,522.50
Traveling and other expenses of officers, trustees and committees	2,530.57	2,530.57
Insurance department fees	238.06	238.06
Rent including association's occupancy of its own buildings	900.00	900.00
Advertising printing and stationery	972.36	972.36
Postage, express, telegraph and telephone	475.04	475.04
Lodge supplies	230.10	230.10
Official publication	907.92	907.92
Legal expense in litigating claims	385.10	385.10
Furniture and fixtures	50.50	50.50
All other disbursements	656.94	656.94

Total disbursements	\$31,032.68	\$86,719.16	\$86,719.16
Balance	\$121.70	\$43,795.93	\$43,795.93

Ledger Assets

Mortgage loans on real estate	\$83,750.00
Cash in association's office, \$1,904.32; deposited in banks (not on interest), \$2,161.71	5,066.03
Organizers' balances	7,072.30
Other ledger assets	907.35
Total ledger assets	\$46,795.68

Non-Ledger Assets

Interest and rents due and accrued	1,270.54
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	7,121.90
Furniture and supplies	1,500.00
Gross assets	\$50,688.18

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$7,072.30
Furniture and supplies	1,500.00
	8,572.30
Total admitted assets	\$48,115.88

Liabilities

Death claims due and unpaid	\$1,089.65
Death claims adjusted not yet due	16,815.00
Death claims resisted	943.40
Death claims reported but not adjusted	2,277.25
Total death claims	\$22,025.30
Permanent disability claims adjusted not yet due	\$287.00
Total permanent disability claims	287.00
Total unpaid claims	\$22,312.30
All other liabilities, viz.: promotion fund	7,000.00
Total liabilities	\$29,312.30

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	7,063	\$9,127,900.00
Benefit certificates written during the year	1,127	1,031,800.00
Totals	8,190	\$10,159,700.00
Deduct terminated or deceased during the year	1,561	2,144,150.00
Total benefit certificates in force December 31, 1913	6,629	\$8,015,550.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	4,906	\$6,160,260.00
Benefit certificates written during the year	375	352,600.00
Totals	5,281	\$6,512,860.00
Deduct terminated or deceased during the year	631	934,800.00
Total benefit certificates in force December 31, 1913	4,650	\$5,578,060.00
Received during the year from members in Iowa:		
Mortuary, \$38,929.79; expense, \$10,986.68; total, \$49,916.47.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	16	\$14,220.80
Claims (face value) incurred during the year	61	62,544.83
Totals	77	\$76,765.63
Claims paid during the year	54	53,061.03
Balance	23	\$23,704.60
Saved by compromising or scaling down claims during the year		889.70
Claims rejected during the year	1	789.00
Claims unpaid December 31, 1913	22	23,025.30

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	12	\$9,887.15
Claims (face value) incurred during the year	49	51,864.70
Totals	61	\$61,751.85
Claims paid during the year	42	41,050.35
Balance	19	\$20,701.50
Saved by compromising or scaling down claims during the year		889.70
Claims unpaid December 31, 1913	19	19,311.80

Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	2	\$885.90
Claims incurred during the year	5	600.00
Totals	7	1,485.90
Claims paid during the year	6	1,198.90
Balance	1	\$287.00
Claims unpaid December 31, 1913	1	\$287.00
Iowa Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	2	\$885.90
Claims incurred during the year	4	425.00
Totals	6	\$1,310.90
Claims paid during the year	5	1,023.90
Balance	1	\$287.00
Claims unpaid December 31, 1913	1	287.00

Exhibit of Sick and Accident Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	1	\$97.05
Claims incurred during the year	18	1,466.80
Totals	19	\$1,563.85
Claims paid during the year	18	1,426.55
Balance	1	136.80
Claims unpaid December 31, 1913		

Iowa Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement	1		\$97.05
Claims incurred during the year	12		701.57
Totals	13		\$798.62
Claims paid during the year	13		798.62

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—122.

How often are meeting of the subordinate branches required to be held?

Answer—At least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected at judicial convention.

What is the basis of representation in the governing body?

Answer—1 delegate for first 500 members or fraction and 1 for each additional 500 or major fraction.

How often are regular meetings of the governing body held?

Answer—Every four years.

When was the last regular meeting of the governing body held?

Answer—October 8, 1912.

How many members of governing body attended the last regular meeting?

Answer—30.

How many were delegates of the subordinate branches?

Answer—28.

When and by whom are the officers elected?

Answer—By supreme lodge every four years.

Are assessments graded on any table of mortality?

Answer—Class "A", No. Class "B", yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—N. F. C. table and 4% for class "B" age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level rate.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Class "A", No. Class "B", Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C. mortality table and 4%, 12 assessments. R. D. Taylor.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—75% of first year in class "A", preliminary term valuation for Class "B".

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

If so, give all the facts relating thereto.

Answer—In class "B" only extended insurance, cash surrender and loan options based on N. F. C. mortality table and 4%.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$4,050.00; expense, \$3,100.00.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—In class "A" expectancy deductions for claims in excess of mortuary income. In Class "B" tabular reserve.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

If not, give full and complete information relating thereto.

Answer—Except such as are deposited with Auditor of State, Des Moines, Iowa.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of

THE HOMESTEADERS

President, Harry J. Green.
Incorporated January 25, 1906.

Secretary, A. H. Corey.
Commenced Business February 13, 1906.
Home Office, Des Moines, Iowa.

Balance From Previous Year

Mortuary funds	\$51,297.75
Reserve funds	103,407.97
Expense funds	2,245.88
Total	\$156,951.60

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$18,095.08	188,896.28
All other assessments or premiums		
Net amount received from members	\$204,991.36	\$4,809.20
Interests on mortgage loans		1,550.30
Interest from all other sources	\$204,991.36	\$6,359.50
Total income		

Membership fees actually received.....	\$5,304.00	\$5,304.00	
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	54,251.20	72,280.28	
All other assessments or premiums.....	46,724.07	231,620.35	
Dues and per capita tax.....	89.10	99.10	
Medical examiners' fees actually received.....	1,992.75	1,992.75	
Extension fund fees.....	14,071.00	14,071.00	
Total received from members.....	\$122,470.12	\$327,407.48	
Deduct payments returns to applicants and members.....	211.15	211.15	
Net amount received from members.....	\$122,258.97	\$327,196.33	
Interests on mortgage loans.....		4,809.26	
Interest from all other sources.....		1,550.30	
Sale of lodge supplies.....	1,332.48	1,332.48	
Miscellaneous income.....	3,023.94	3,023.94	
Total income.....	\$126,631.39	\$337,972.31	\$337,972.31

Disbursements

Death claims.....	\$178,446.51		
Permanent disability claims.....	411.12		
Accident claims.....	5,501.36		
Total disbursements.....	\$184,358.99		
Balance before transfer.....	\$71,930.12	\$109,708.33	
Balance after transfer.....	\$42,671.82	\$130,766.93	
Death claims.....		\$178,446.51	
Permanent disability claims.....		411.12	
Accident claims.....		5,501.36	
Total benefits paid.....		\$184,358.99	
Commissions and fees paid to deputies and organizers.....	50,759.16	50,759.16	
Salaries of deputies and organizers.....	3,969.40	3,969.40	
Salaries of managers or agents not deputies or organizers.....	4,084.97	4,084.97	
Salaries of officers and trustees.....	9,435.09	9,435.09	
Other compensation of officers and trustees.....	639.96	639.96	
Salaries and other compensation of committees.....	530.00	530.00	
Salaries of office employees.....	10,478.35	10,478.35	
Salaries and fees paid to supreme medical examiners.....	2,319.08	2,319.08	
Salaries and fees paid to subordinate medical examiners.....	111.25	111.25	
Traveling and other expenses of officers, trustees and committees.....	1,590.85	1,590.85	
Insurance department fees.....	429.50	429.50	
Rent including association's occupancy of its own buildings.....	1,925.00	1,925.00	
Advertising, printing and stationery.....	2,958.75	2,958.75	
Postage, express, telegraph and telephone.....	2,150.35	2,150.35	
Lodge supplies.....	470.67	470.67	
Official publication.....	4,142.35	4,142.35	

Legal expense in litigating claims.....	1,411.92	1,411.92	
Other legal expenses.....	1,200.00	1,200.00	
Furniture and fixtures.....	357.31	357.31	
All other disbursements.....	29,033.87	29,033.87	
Total disbursements.....	\$128,597.94	\$312,956.93	\$312,956.93
Balance before transfer.....	\$269.33	\$181,966.33	\$181,966.33
Balance after transfer.....	\$8,527.63	\$181,966.33	\$181,966.33

Ledger Assets

Mortgage loans on real estate.....	\$	127,200.00	
Deposited in trust companies and banks on interest.....		38,310.39	
Cash in association's office, \$915.08; deposited in banks (not on interest), \$15,510.01.....		16,455.99	
Total ledger assets.....			\$ 181,966.38

Non-Ledger Assets

Interest and rents due and accrued.....		3,276.97	
Organizers' balance.....		1,115.20	
Furniture and fixtures.....		4,307.03	
Stationery and supplies.....		2,323.32	
Due from homesteads on account.....		611.80	
Gross assets.....			\$ 222,090.71

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds.....	\$	1,115.20	
Furniture and fixtures.....		4,307.06	
Stationery and supplies.....		2,323.32	
Due from homesteads on account.....		611.80	
Total admitted assets.....			\$ 214,243.33

Liabilities

Death claims adjusted not yet due.....	\$	1,640.58	
Death claims resisted.....		17,719.39	
Total death claims.....			\$ 19,359.97
Permanent disability claims due and unpaid.....	\$	200.00	
Total permanent disability claims.....			200.00
Total unpaid claims.....			\$ 19,559.97
Salaries, rents, expenses, commissions, etc., due or accrued.....			3,406.73
Total liabilities.....			\$ 23,056.70

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	18,768	\$26,461,500.00
Benefit certificates written during the year.....	5,503	8,354,500.00
Benefit certificates increased during the year.....		101,000.00
Totals.....	24,334	\$34,917,000.00
Deduct terminated or deceased during the year.....	3,874	5,083,000.00
Total benefit certificates in force December 31, 1913.....	20,460	\$29,834,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	7,245	\$9,332,500.00
Benefit certificates written during the year	1,169	1,614,000.00
Benefit certificates received by transfer during the year	22	32,500.00
Benefit certificates increased during the year		19,500.00
Totals	8,436	\$10,990,500.00
Deduct terminated or deceased during the year	714	960,000.00
Total benefit certificates in force December 31, 1913	7,722	\$10,030,500.00
Received during the year from members in Iowa:		
Mortuary, \$83,621.78; expense, \$35,433.15; total, \$119,054.93.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	32	\$37,949.85
Claims (face value) incurred during the year	151	165,533.81
Totals	183	\$203,513.16
Claims paid during the year	163	178,440.51
Balance	20	\$25,066.65
Saved by compromising or scaling down claims during the year		3,686.74
Claims rejected during the year	2	2,019.94
Claims unpaid December 31, 1913	18	\$19,395.97

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	7	\$6,658.07
Claims (face value) incurred during the year	53	50,585.22
Totals	60	\$57,243.29
Claims paid during the year	53	\$51,286.78
Balance	7	\$7,957.11
Claims rejected during the year	1	\$23.40
Claims unpaid December 31, 1913	6	\$7,133.71

Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims incurred during the year	2	\$611.12
Claims paid during the year	1	411.12
Balance	1	\$200.00
Claims unpaid December 31, 1913	1	200.00

Exhibit of Accident Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	4	\$199.73
Claims incurred during the year	84	5,301.63
Totals	88	\$5,501.36
Claims paid during the year	82	5,591.96
Claims unpaid December 31, 1913	6	No claim
Iowa Claims	Number	Amount
Claims incurred during the year	23	\$1,195.16
Claims paid during the year	23	1,195.16

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—508.

How often are meeting of the subordinate branches required to be held?

Answer—Once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—One delegate from each subordinate body.

What is the basis of representation in the governing body?

Answer—The delegate is empowered to cast one vote for each 15 members or under and one vote for each 41 members or majority fraction thereof in excess of the first 15.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—October 17 and 18, 1911.

How many members of governing body attended the last regular meeting?

Answer—100.

How many of same were delegates from subordinate branches?

Answer—75.

When and by whom are the officers elected?

Answer—By the delegates to the supreme convention.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Levied on age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Based on level premium plan.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Valuation now being made by Abb. Landis, Actuary, Nashville, Tenn.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Seventy-five per cent first 12 and twenty per cent subsequent assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Twelve covering all funds.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$10,156.33; expense, \$10,291.40.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created by transferring amount in excess of \$2.00 per capita from benefit fund can be disbursed only when the amount in the benefit fund is insufficient to pay losses and claims.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 135; Kansas, 28; North Dakota, 24; Texas, 149; Colorado, 23; Montana, 5; Pennsylvania, 4; Oklahoma, 30; Utah, 1; California, 16; Oregon, 6; Washington, 12; South Dakota, 5; Illinois, 20; Missouri, 46; New Mexico, 2; Idaho, 3; Nevada, 1; Arkansas, 4; Arizona, Wyoming, West Virginia.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—Supreme president, secretary and medical director received 7½ cents per adoption as part compensation and L. D. Jones, vice-president (inactive), also state manager of Oklahoma and in commission contract.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of

THE INDEPENDENT ORDER OF FORESTERS

President, E. G. Stevenson.

Secretary, F. J. Darch.

Incorporated July, 1881; May, 1889.

Commenced Business July, 1881.

Home Office, Bay and Richmond Streets, Toronto, Ontario.

Balance From Previous Year

Mortuary funds	\$20,183,769.27
Sick and funeral funds	165,757.84
General funds	—3,857.05
Totals	\$20,345,669.40

Income

All other assessments or premiums	\$3,760,980.49	\$383,795.89
Net amount received from members	\$3,760,980.49	\$383,795.89
Interests on mortgage loans	345,816.66	
Interest on collateral loans	97,705.28	
Interest on bonds and dividends on stocks	610,318.01	
Interest on policy liens	71,120.73	
Interest from all other sources	11,434.81	1,478.04
Gross rents from association's property	12,167.28	
Redeposits death claims 1912	2,410.25	
Redeposits old age claims 1912	966.70	

THE INDEPENDENT ORDER OF FORESTERS

Refunds from general	7,223.21	
Sundry refunds	3,045.41	
Redeposited sick and funeral, 1911		44.58
Redeposits sick and funeral, 1912		32.11
Gross profit on bonds	50.00	
Gross increase book value bonds	680.62	

Total income	\$4,923,919.45	\$385,350.53
Grand total	\$25,107,708.72	\$551,108.37
Membership fees actually received	\$839.25	\$839.25
All other assessments or premiums	178,343.18	4,223,119.47
Dues and per capita tax	263,822.59	263,822.59
Changes of policies	2,368.67	2,368.67

Net amount received from members	\$445,373.69	\$4,590,149.98
Interests on mortgage loans		345,816.66
Interest on collateral loans		97,705.28
Interest on bonds and dividends on stocks		610,318.01
Interest on policy liens		71,120.73
Interest from all other sources		12,012.85
Gross rents from association's property		12,167.28
Redeposits death claims, 1912		2,410.25
Redeposits old age claims, 1912		966.70
Refunds from general		7,223.21
Sundry refunds		3,045.41
Redeposits sick and funeral, 1911		44.58
Redeposits, sick and funeral, 1912		32.11
Amount received from bank	119,531.02	119,531.02
Gross profit on bonds		50.00
Gross increase book value bonds		680.62

Total income	\$504,905.31	\$5,874,175.29	\$5,874,175.29
Grand total	\$501,047.06	\$26,219,864.75	\$26,219,864.75

Disbursements

Death claims	\$2,404,033.37	
Permanent disability claims	136,561.04	
Sick and accident claims		\$290,879.84
Old age benefits	771,575.39	
Expectation of life	10,000.00	
Funeral claims		23,114.40

Total benefits paid	\$3,412,169.80	\$313,094.24
Commissions and fees paid to deputies and organizers		4,580.78
Salaries of deputies and organizers		15,625.39
Salaries of managers or agents not deputies or organizers, expenses		9,831.02
Salaries of officers and trustees		3,566.64
Salaries of office employees		14,768.68
Rent—including \$9,275.28 for association's occupancy of its own buildings		927.49
Advertising, printing and stationery		472.27
Postage, express, telegraph and telephone		1,705.54
Official publication		2,428.90
Sundry expenses, reinvestments	435.42	
General expense		486.36
Adjustment remortgages	1,242.50	
Adjustment rebonds	127.51	

Total disbursements	\$3,413,985.23	\$368,447.31
Balance	\$21,693,723.49	\$182,661.06

Death claims		\$2,494,033.37	
Permanent disability claims		136,561.04	
Sick and accident claims		200,879.84	
Old age benefits		771,575.39	
Expectation of life		10,000.00	
Funeral claims		23,114.40	
Total benefits paid		\$3,720,164.04	
Commissions and fees paid to deputies and organizers	41,930.22	46,511.00	
Salaries of deputies and organizers	141,062.54	156,657.93	
Salaries of managers or agents not deputies or organizers, expenses	97,552.58	107,384.00	
Salaries of officers and trustees	52,099.84	35,666.48	
Salaries of office employees	88,047.02	102,810.00	
Traveling and other expenses of officers, trustees and committees	7,781.98	7,781.98	
For collection and remittance of assessments and dues, executive expenses	2,016.75	2,016.75	
Insurance department fees	4,788.44	4,788.44	
Rent—including \$9,275.28 for association's occupancy of its own buildings	8,347.79	9,275.28	
Advertising, printing and stationery	4,200.52	4,732.70	
Postage, express, telegraph and telephone	15,837.72	17,603.26	
Lodge supplies, hospital donations	31,511.73	31,511.73	
Official publication	22,235.39	24,064.29	
Expense of supreme lodge meeting	32,083.09	32,083.09	
Legal expense in litigating claims	346.06	346.96	
Other legal expenses	3,430.27	3,430.27	
Furniture and fixtures	543.44	542.44	
Sundry expenses reinvestments		435.42	
General expense	4,290.04	4,777.00	
Fire insurance, bank interest and sundry refunds, etc.	22,880.44	22,880.44	
Total disbursements	\$501,047.66	\$1,343,480.20	\$4,343,480.20
Balance		\$21,876,934.55	\$21,876,384.55

Ledger Assets

Book value of real estate	\$	983,378.63	
Mortgage loans on real estate:			
Per schedule B		3,441,614.04	
Per schedule, supplement B		3,003,043.10	
Loans secured by pledge of bonds, stocks or other collateral:			
Per schedule C		1,174,661.06	
Per schedule, supplement C		100,003.80	
Book value of bonds, \$9,305,489.35; stocks, \$969,756.52; per schedule D		10,275,245.87	
Book value of bonds, \$2,221,083.31; stocks, \$221,708.22; per schedule, supplement D		2,442,791.53	
Deposited in trust companies and banks on interest		333,601.81	
Deposited in trust companies and banks on interest, Union Trust Co.		114,215.44	
Deposited in banks (not on interest)		5,067.66	
Sundry advances rebonds, etc.		2,161.61	
Total ledger assets			\$ 21,876,384.55

Non-Ledger Assets

Interest and rents due and accrued	237,332.96
Market value of bonds and stocks over book value	190,021.93
Assessments actually collected by subordinate lodges, mortuary, \$2,195.19; sick and funeral, \$3.68; general, \$105.61; not yet turned over to supreme lodge	2,303.88
Accumulated liens on outstanding claims, \$47,744.90; interest on these liens, \$450.22	48,204.12
Furniture and fixtures	33,395.88
Fire insurance unpaid, \$388.28; temporary advances, \$252.00	640.28
Gross assets	\$ 22,394,283.60

Deduct Assets Not Admitted

Furniture and fixtures	33,395.88
Total admitted assets	\$ 22,360,887.72

Liabilities

Death claims due and unpaid	\$	667.30	
Death claims adjusted not yet due		20,100.09	
Death claims resisted		13,323.40	
Death claims reported but not adjusted		80,202.75	
Present value of deferred death and disability claims payable in installments		637,693.00	
Total death claims			\$ 758,136.54
Permanent disability claims due and unpaid	\$	500.00	
Permanent disability claims adjusted not yet due		38,049.85	
Permanent disability claims resisted		785.76	
Permanent disability claims reported but not yet adjusted		2,200.00	
Total permanent disability claims			42,085.55
Sick claims due and unpaid	\$	3,106.21	
Funeral claims adjusted, and not yet due		53.00	
Funeral claims resisted		225.00	
Sick claims reported but not yet adjusted		8,936.24	
Funeral claims reported but not yet adjusted		1,719.13	
Total sick and funeral claims			14,030.58
Old age and other benefits due and unpaid			10,510.00
Total unpaid claims			\$ 833,777.67
Advance assessments, mortuary, \$1,078.52; sick and funeral, \$178.52; general, \$323.51		5,173.55	
Amount of overdraft in banks account of general fund		110,531.62	
Accounts due and unpaid		5,804.57	
Assessments and fees due to applicants and members		3,747.74	
175 1913 claims reported in 1914 after closing of books		182,755.96	
Total liabilities			\$ 1,150,791.11

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement		243,053	\$241,410,129.00
Benefit certificates written during the year		24,237	18,124,810.00
Benefit certificates reinstated and received by transfer during the year		8,407	7,957,816.00
Benefit certificates increased during the year			198,698.00
Totals		275,697	\$267,690,952.00
Deduct terminated or decreased during the year		53,248	50,078,624.00
Total benefit certificates in force December 31, 1913		222,449	\$217,612,328.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	757	\$ 929,718.00
Benefit certificates written during the year	5	3,250.00
Benefit certificates reinstated and received by transfer during the year	7	7,000.00
Benefit certificates increased during the year		2,500.00
Totals	769	\$ 942,468.00
Deduct terminated or deceased during the year	110	188,700.00
Total benefit certificates in force December 31, 1913	659	\$ 803,768.00
Received during the year from members in Iowa:		
Mortuary, \$15,901.51; sick and funeral, \$40.48; general, \$944.00; total, \$16,886.99.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	150	\$ 139,420.11
Claims (face value) incurred during the year	2,300	2,524,272.96
Claims revived during the year	3	7,861.57
Totals	2,453	\$ 2,671,554.64
Claims paid during the year	2,205	2,494,033.37
Balance	158	\$ 177,521.27
Saved by compromising or scaling down claims during the year		48,579.48
Claims rejected during the year	12	8,498.25
Claims unpaid December 31, 1913	146	\$ 120,443.54

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	1	\$ 1,000.00
Claims (face value) incurred during the year	13	15,750.00
Totals	14	\$ 16,750.00
Claims paid during the year	11	12,575.00
Balance	3	\$ 4,175.00
Saved by compromising or scaling down claims during the year		175.00
Claims unpaid December 31, 1913	3	\$ 4,000.00

Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	282	\$ 125,554.08
Claims incurred during the year	151	77,524.07
Totals	433	\$ 203,078.10
Claims paid during the year	238	136,561.04
Balance	195	\$ 66,517.06
Claims rejected during the year	29	24,431.51
Claims unpaid December 31, 1913	166	\$ 42,085.55

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	1	\$ 400.00
Claims paid during the year		200.00
Balance	1	\$ 200.00
Claims unpaid December 31, 1913	1	200.00

Exhibit of Sick and Funeral Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement:		
Sick	397	\$ 11,219.53
Funeral	33	1,607.94
Sick	13,266	298,851.03
Claims incurred during the year	470	23,748.66
Totals	14,166	\$ 335,487.21
Claims paid during the year:		
Sick	13,154	290,879.84
Funeral	460	23,114.40
Claims rejected during the year:		
Sick	132	7,148.82
Funeral	5	308.07
Claims unpaid December 31, 1913:		
Sick	377	12,042.45
Funeral	38	1,994.13

Iowa Claims

	Number	Amount
Claims incurred during the year:		
sick	1	\$ 4.72
Claims paid during the year:		
Sick	1	4.72

Exhibit of Old Age and Other Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	67	\$ 28,369.46
Claims incurred during the year	1,724	773,220.73
Totals	1,791	\$ 801,590.19
Claims paid during the year	1,781	781,675.39
Balance	60	\$ 20,014.80
Claims rejected during the year	1	495.80
Claims unpaid December 31, 1913	59	\$ 10,519.00

Iowa Claims

	Number	Amount
Claims incurred during the year	2	\$ 2,100.00
Claims paid during the year	2	2,100.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—4028.

How often are meeting of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—They elect delegates to high courts, which, in turn, elect to supreme court or governing body.

What is the basis of representation in the governing body?

Answer—From subordinate to high, 1 to 25; from high to supreme, 105 to 175.

How often are regular meetings of the governing body held?

Answer—Once every three or four years.

When was the last regular meeting of the governing body held?

Answer—August, 1913.

How many members of governing body attended the last regular meeting?

Answer—206.

How many of same were delegates of the subordinate branches?

Answer—175.

When and by whom are the officers elected?

Answer—By supreme court at its session.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—A, I. O. F. experience 4 per cent; B, age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premiums.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Not yet.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; sick and funeral, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$318,804.76; sick and funeral, \$28,225.03; expense, \$19,028.42.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By excess of premiums over claims, accumulated at interest, to pay claims.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

IOWA LEGION OF HONOR

President, E. N. Helm. Secretary, J. H. Helm.
Incorporated March 19, 1879. Commenced Business March, 1879.
Home Office, 201-3 Masonic Temple, Cedar Rapids, Iowa.

Balance From Previous Year

Mortuary funds	\$	2,516.51	
Expense funds		311.76	
Total	\$		2,828.27

Income

Assessments or premiums during first 9 months of membership of which all or an extra percentage is used for expense.....		\$	1,306.55	\$	1,306.55	
All other assessments or premiums	\$	68,197.25			68,197.25	
Dues and per capita tax.....			7,043.90		7,043.90	
Total received from members	\$	68,197.25	\$	8,350.45	\$	76,547.70
Deduct payments returned to applicants and members..		52.20				52.20
Net amount received from members	\$	68,145.05	\$	8,350.45	\$	76,495.50
Sale of lodge supplies.....				160.45		160.45
Total income	\$	68,145.05	\$	8,510.90	\$	76,655.95
					\$	76,655.95

Disbursements

Death claims	\$	66,974.75		66,974.75	
Total benefits paid....	\$	66,974.75		66,974.75	
Commissions and fees paid to deputies and organizers		33.00		33.00	
Salaries of deputies and organizers		2,295.00		2,295.00	
Salaries of officers and trustees		2,600.00		2,600.00	
Salaries and other compensation of committees.....		137.50		137.50	
Salaries and fees paid to supreme medical examiners		41.00		41.00	
Traveling and other expenses of officers, trustees and committees		53.30		53.30	

Insurance department fees.....	44.48	44.48
Rent, including association's occupancy of its own buildings.....	420.00	420.00
Advertising, printing and stationery.....	416.03	416.03
Postage, express, telegraph and telephone.....	322.34	322.34
Lodge supplies.....	20.25	20.25
Official publication.....	537.26	537.26
Expense of supreme lodge meeting.....	419.34	419.34
Legal expense in litigating claims.....	378.65	378.65
Other legal expenses.....	1.00	1.00
All other disbursements.....	1,376.74	1,376.74
Total disbursements	\$ 67,353.40	\$ 8,727.24
Balance	\$ 3,308.16	\$ 95.42
		\$ 3,403.58

Ledger Assets

Cash in association's office, \$1,767.05; deposited in banks (not on interest), \$1,036.53.....	\$ 3,403.58
Total ledger assets	\$ 3,403.58

Non-Ledger Assets

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	4,275.80
All other assets, viz.: Grand lodge dues.....	377.00
Gross assets	\$ 8,056.38

Liabilities

Death claims due and unpaid.....	\$ 117,943.70
Death claims reported but not adjusted.....	4,459.10
Total death claims	\$ 122,402.80
Total unpaid claims	\$ 122,402.80
Salaries, rents, expenses, commissions, etc., due or accrued	360.00
Total liabilities	\$ 122,762.80

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	2,049	\$ 3,293,000.00
Benefit certificates written during the year.....	55	33,250.00
Totals	2,104	\$ 3,326,250.00
Deduct terminated or deceased during the year.....	702	1,218,500.00
Total benefit certificates in force December 31, 1913	1,402	\$ 2,107,750.00
Business in Iowa During the Year		
	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	2,049	\$ 3,293,000.00
Benefit certificates written during the year.....	55	33,250.00
Totals	2,104	\$ 3,326,250.00
Deduct terminated or deceased during the year.....	702	1,218,500.00
Total benefit certificates in force December 31, 1913	1,402	\$ 2,107,750.00
Received during the year from members in Iowa:		
Mortuary, \$68,145.05; expense, \$8,350.45; total, \$76,495.50.		

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement....	69	\$ 89,465.85	
Claims (face value) incurred during the year.....	78	99,911.70	
Totals	147	\$ 189,377.55	
Claims paid during the year.....	52	66,974.75	
Balance	95	\$ 122,402.80	
Claims unpaid December 31, 1913.....	95	\$ 122,402.80	
Iowa Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement....	69	\$ 89,465.85	
Claims (face value) incurred during the year.....	78	99,911.70	
Totals	147	\$ 189,377.55	
Claims paid during the year.....	52	66,974.75	
Balance	95	\$ 122,402.80	
Claims unpaid December 31, 1913.....	95	\$ 122,402.80	

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—98.

How often are meeting of the subordinate branches required to be held?

Answer—Semimonthly, monthly or quarterly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Delegates elected by subordinate lodges.

What is the basis of representation in the governing body?

Answer—One delegate for 15 or more members. Extra vote every additional 25 members.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—May 21, 1912.

How many members of governing body attended the last regular meeting?

Answer—89.

How many of same were delegates from subordinate branches?

Answer—29.

When and by whom are the officers elected?

Answer—Delegates from subordinate lodges.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Class A, based on American tables, though not full rates; class B, N. F. C. 4 per cent tables; class C, M. W. A. tables.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level rate plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—First nine assessments on new members. Article VII, Sec. 2. Grand lodge constitution.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—First nine assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, class A, 15; classes B and C, 12. Expense, class A, 13; classes B and C, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$5,686.20; expense, \$422.00.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa; 98.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

KATOLICKY DELNIK (CATHOLIC WORKMAN)

President, J. M. Jirousek. Secretary, Thos. G. Hovorka.
Incorporated December 22, 1891. Commenced Business December 22, 1891.
Home Office, New Prague, Minn.

Balance From Previous Year

Mortuary funds	\$ 1,878.42
Reserve funds	145,949.97
Expense funds	2,411.45
Total	\$ 150,239.84

Income

Membership fees actually received	\$ 615.70
All other assessments or premiums	\$ 63,263.04
Net total received from members...	\$ 63,263.04
Interest on mortgage loans	6,973.70
Interest from all other sources	439.45
Total income	\$ 63,263.04
	\$ 8,028.83

KATOLICKY DELNIK (CATHOLIC WORKMAN)

Membership fees actually received	\$ 615.70
All other assessments or premiums	63,263.04
Dues and per capita tax	\$ 4,001.50
4,001.50	
Other payments by members, viz.:	
Certificates and diplomas	307.00
Net total received from members...	\$ 4,308.50
Interests on mortgage loans	6,973.70
Interest from all other sources	439.45
Sale of lodge supplies	57.53
Total income	\$ 4,308.50
	\$ 75,637.92
	\$ 75,637.92

Disbursements

Death claims	\$ 45,140.24
Total benefits paid...	\$ 45,140.24
Commissions and fees paid to deputies and organizers	60.00
Salaries of officers and trustees	1,932.02
Insurance department fees	183.00
Rent, including association's occupancy of its own buildings	105.00
Advertising, printing and stationery	656.99
Postage, express, telegraph and telephone	291.25
Lodge supplies	16.00
Official publication	253.00
Expense of supreme lodge meeting	2,084.89
All other disbursements	318.45
Total disbursements ..	\$ 45,140.24
	\$ 51,093.84
Balance	\$ 174,806.92
	\$ 174,806.92

Ledger Assets

Mortgage loans on real estate	\$ 146,650.00
Cash in association's office, deposited in banks (not on interest)	28,156.92
Total ledger assets	\$ 174,806.92

Non-Ledger Assets

Interest and rents due and accrued	2,445.47
All other assets, viz.:	
Office furniture, fixtures and supplies	1,440.00
Gross assets	\$ 179,692.39

Deduct Assets Not Admitted

Office furniture etc.	1,440.00
Total admitted assets	\$ 178,252.39

Liabilities

Death claims due and unpaid	\$ 863.60
Death claims adjusted not yet due	5,000.00
Death claims reported but not adjusted	500.00
Total death claims	\$ 6,363.60
Total liabilities	\$ 6,363.60

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	3,872	\$ 4,460,000.00
Benefit certificates written during the year	227	225,000.00
Benefit certificates increased during the year		7,000.00
Totals	4,099	\$ 4,695,000.00
Deduct terminated or deceased during the year	136	157,500.00
Total benefit certificates in force December 31, 1913	3,963	\$ 4,537,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	269	\$ 323,000.00
Benefit certificates written during the year	10	10,000.00
Benefit certificates increased during the year		1,500.00
Totals	279	\$ 334,500.00
Deduct terminated or deceased during the year	9	10,500.00
Total benefit certificates in force December 31, 1913	270	\$ 324,000.00
Received during the year from members in Iowa:		
Mortuary, \$4,569.71; reserve, \$27.09; expense, \$288.05; total, \$4,826.50.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	6	\$ 7,500.00
Claims (face value) incurred during the year	35	44,500.00
Totals	41	\$ 52,000.00
Claims paid during the year	24	45,140.24
Balance	7	\$ 6,859.76
Saved by compromising or scaling down claims during the year		496.16
Claims unpaid December 31, 1913	7	\$ 6,363.60

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	2	\$ 2,000.00
Claims paid during the year	2	\$ 2,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—122.

How often are meeting of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By electing delegates to state councils and then elect representatives to the supreme council.

What is the basis of representation in the governing body?

Answer—One representative for 100 members and fraction.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—January 1913.

How many members of governing body attended the last regular meeting?

Answer—50.

How many of same were delegates of the subordinate branches?

Answer—40.

When and by whom are the officers elected?

Answer—At biennial meeting by the supreme council.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Table based on actuaries table of mortality on age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—On the level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—The new member is assessed with current monthly assessment, entrance fee, per capita and diploma. The latter two charges go to expenses.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 16; expense, 2.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$1,027.44; expense, \$1,081.50.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—40 per cent of mortuary assessments levied, initiation fees and surplus portion of W. and O. fund. It shall be used only when 18 assessments have been levied in a year.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Minnesota, 10; Nebraska, 33; Texas, 20; Illinois, 10; Iowa, 8; Kansas, 6; North Dakota, 7; South Dakota, 4; Oklahoma, 4; Wisconsin, 3; Ohio, 2; Maryland, 3; Pennsylvania, 1; Missouri, 1; Michigan, 1.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

KNIGHTS OF COLUMBUS

President, James A. Flaherty. Secretary, Wm. J. McGinley.
 Incorporated March 25, 1892. Commenced Business February 2, 1892.
 Home Office, 656 Chapel St., New Haven, Conn.

Balance From Previous Year

Mortuary funds	\$ 50,000.00	
Reserve funds	2,890,263.56	
Mortuary reserve fund of 1892	232,651.92	
Expense funds	18,715.06	
Total	\$ 4,296,650.55	

Income

All other assessments or premiums	\$ 1,169,237.50	
Total received from members	\$ 1,169,237.50	
Deduct payments returned to applicants and members	216.92	
Net amount received from members	\$ 1,169,020.58	
Interest on mortgage loans	\$ 20,712.76	\$ 440.00
Interest on bonds and dividends on stocks	130,120.30	7,420.30
Interest from all other sources	1,876.20	2,415.92
Gross increase by adjustment in book value of bonds	3,220.15	14.02
Total income	\$ 1,170,896.87	\$ 7,900.95
All other assessments or premiums		\$ 1,169,237.50
Dues and per capita tax	\$ 207,888.53	207,888.53
Medical examiners' fees actually received	7,242.41	7,242.41
Other payments by members, viz.: Additional bonding of council officers	97.55	97.55
Final withdrawal card fees	773.54	773.54
Total received from members	\$ 216,002.03	\$ 1,385,209.62
Deduct payments returned to applicants and members		216.92
Net amount received from members	\$ 215,802.03	\$ 1,385,022.70

KNIGHTS OF COLUMBUS

Interest on mortgage loans		21,132.76
Interest on bonds and dividends on stocks		137,568.50
Interest from all other sources	1,427.44	5,815.69
Gross rents from association's property, including \$2,000.00 for association's occupancy of its own buildings	\$ 16,008.71	16,008.71
Sale of lodge supplies	15,554.29	15,554.29
Income from advertising in official publication	9,046.28	9,046.28
Transferred from special "Popes and Science" fund to general fund	33.65	23.65
Gross increase by adjustment in book value of bonds		3,224.77
Total income	\$ 16,008.71	\$ 242,003.70
		\$ 1,593,437.36

Disbursements

Death claims	\$ 726,525.00	
Total benefits paid	\$ 726,525.00	
Death claims		\$ 726,525.00
Total benefits paid	\$ 726,525.00	
Salaries of managers or agents not deputies or organizers	\$ 3,875.00	3,875.00
Salaries of officers and trustees	14,366.56	14,366.56
Other compensation of officers and trustees	1,830.00	1,830.00
Salaries and other compensation of committees	3,909.96	3,909.96
Salaries of office employees	31,754.50	31,754.50
Salaries and fees paid to supreme medical examiners	7,335.00	7,335.00
Traveling and other expenses of officers, trustees and committees	14,024.63	14,024.63
Insurance Department fees	1,322.00	1,322.00
Rent including \$3,000.00 for association's occupancy of its own buildings	3,600.00	3,600.00
Advertising, printing and stationery	7,140.36	7,140.36
Postage, express, telegraph and telephone	7,960.62	7,960.62
Lodge supplies	8,311.51	8,311.51
Official publication	61,685.94	61,685.94
Expense of supreme lodge meeting	28,271.00	28,271.00
Legal expense in litigating claims	1,045.42	1,045.42
Other legal expenses	5,817.74	5,817.74
Furniture and fixtures	653.62	653.62
Taxes, repairs and other expenses on real estate		8,900.63
Gross decrease by adjustment in book value of bonds		1,523.20
All other disbursements		31,833.57
Total disbursements	\$ 971,785.65	\$ 971,785.65
Balance	\$ 4,918,392.56	\$ 4,918,392.56

Ledger Assets

Book value of real estate.....	\$ 191,642.24
Mortgage loans on real estate.....	514,100.00
Book value of bonds and stocks.....	4,091,462.32
Deposited in trust companies and banks on interest.....	108,162.52
Cash in association's office and deposited in banks (not on interest).....	12,935.48
Total ledger assets.....	\$ 4,918,302.56

Non-Ledger Assets

Interest and rents due and accrued.....	\$ 72,594.55
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	314.23
All other assets, viz.:	
Furniture and fixtures.....	\$ 12,108.30
Supplies (Inventory).....	6,480.23
Per capita tax due from subordinate councils.....	3,701.22
Supreme physicians fees due from subordinate councils.....	168.45
Supplies due from subordinate councils.....	480.85
	22,945.05
Gross assets.....	\$ 5,014,156.39

Deduct Assets Not Admitted

Book value of real estate over market value.....	\$ 14,992.24
Book value of bonds and stocks over market value.....	429,825.38
Overdue and accrued interest on bonds in default.....	16,160.00
Other items, viz.:	
Furniture and fixtures.....	12,108.30
Supplies (Inventory).....	6,480.23
Per capita tax, supreme physician's fees and supplies due from subordinate councils.....	4,356.52
	483,922.67
Total admitted assets.....	\$ 4,530,233.72

Liabilities

Death claims due and unpaid.....	\$ 12,000.00
Death claims resisted.....	8,000.00
Death claims reported but not adjusted.....	67,000.00
Total death claims.....	\$ 87,000.00
Total unpaid claims.....	\$ 87,000.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	4,069.24
Total liabilities.....	\$ 91,069.24

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....		93,294	\$ 98,067,900.00
Benefit certificates written during the year.....		12,328	13,312,000.00
Totals.....		105,622	\$111,379,900.00
Deduct terminated or deceased during the year.....		4,630	4,869,250.00
Total benefit certificates in force December 31, 1913.....		100,992	\$ 106,510,650.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	2,475	\$ 2,638,950.00
Benefit certificates written during the year.....	406	437,000.00
Totals.....	2,881	\$ 3,075,950.00
Deduct terminated or deceased during the year.....	180	190,100.00
Total benefit certificates in force December 31, 1913.....	2,701	\$ 2,885,850.00
Received during the year from members in Iowa:		
Mortuary, \$28,536.89; expense, \$7,648.25; total, \$36,185.14.		

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement.....		94	\$ 99,250.00
Claims (face value) incurred during the year (includes cost of \$275.00).....		677	717,275.00
Totals.....		771	\$ 816,525.00
Claims paid during the year.....		686	726,525.00
Balance.....		85	\$ 90,000.00
Claims rejected during the year.....		3	3,000.00
Claims unpaid December 31, 1913.....		82	\$ 87,000.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	2	\$ 2,000.00
Claims (face value) incurred during the year.....	11	12,000.00
Totals.....	13	\$ 14,000.00
Claims paid during the year.....	12	13,000.00
Balance.....	1	\$ 1,000.00
Claims unpaid December 31, 1913.....	1	\$ 1,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,639.

How often are meeting of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Subordinate councils elect to state councils and state councils to supreme council, each district not under jurisdiction of state council is represented by a territorial deputy.

What is the basis of representation in the governing body?

Answer—One representative for first two thousand members and one additional for each additional two thousand or major part thereof.

How often are regular meetings of the governing body held?

Answer—Annually.

When was the last regular meeting of the governing body held?

Answer—August 5, 6, and 7, 1913.

How many members of governing body attended the last regular meeting?

Answer—221, seven of which were entitled to voice without vote.

How many of same were delegates of the subordinate branches?

Answer—109.

When and by whom are the officers elected?

Answer—By supreme council. Officers biennially, directors triennially, four each year.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—The mortality table is based on the experience of the Canada Life Assurance Co., omitting the first five years of insurance and assessments are based on attained age.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—During the first five years members are assessed according to their age when they enter, every fifth year thereafter the assessment is rated according to the age attained, but when the age of sixty is attained they are assessed on the level rate plan thereafter. These rates went into effect January 2, 1902.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes, of certificates in force December 31, 1912. A valuation as of December 31, 1913, now being made.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—The Canada life table with three per cent interest. The calculation was made by D. P. Fackler. It was assumed that twelve assessments will be made in each year.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, eleven; expense, two, January and July.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$108,449.07; expense, \$121,026.40.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By transfer from the mortuary fund of all surplus moneys therein exceeding \$50,000.00 to the reserve fund and may be disbursed by authority of board of directors.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—No.

If not, give full and complete information relating thereto.

Answer—\$101,000.00 of Buffalo & Susquehanna R. R. 4 per cent bonds are held by the Equitable Trust Co., of New York, as trustees under bondholders reorganization plan and agreement. We holding trustees receipt.

Were any of stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

KNIGHTS AND LADIES OF HONOR

President, Geo. D. Tait.

Secretary, Walt. W. Connell.

Incorporated April, 1878.

Commenced Business September, 1877.

Home Office, Indianapolis, Ind.

Balance From Previous Year

Mortuary funds	\$ 427,231.71
Old age benefit fund	54,208.62
Expense fund	23,745.62
Total	\$ 510,185.95

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$ 27,445.82	-----
All other assessments or premiums	1,432,627.12	-----
Total received from members	\$ 1,460,072.94	-----
Deduct payments returned to applicants and members	27.40	-----
Net amount received from members	\$ 1,460,045.54	-----
Interest on bonds, less \$14.44 account interest on bonds bought	15,005.56	-----
Increase by adjustment of ledger assets	78.70	-----
Total income	\$ 1,475,129.80	\$ 1,165.00
Membership fees actually received	\$ 112.00	\$ 112.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	27,445.82	54,801.64
All other assessments or premiums	93,269.00	1,525,807.02
Dues and per capita tax	19,249.30	19,249.30
Total received from members	\$ 141,174.52	\$ 160,247.46
Deduct payments returns to applicants and members	9.75	37.15
Net amount received from members	\$ 141,164.77	\$ 1,601,210.31
Interest on bonds, less \$14.44 account interest on bonds bought	-----	15,005.56
Interest from all other sources	441.92	3,094.55

Gross rents from association's property including \$3,288.86 for association's occupancy of its own buildings.....	4,127.86	4,127.86
From all other sources, viz.:		
Sale of lodge supplies.....	947.69	947.09
Premiums on surety bonds subordinate lodge officers	1,296.43	1,296.43
Advertising in official journal.....	375.94	375.94
Field department expense refunded.....	399.36	399.36
Fines from lodges	134.60	134.60
Postage stamps sold	78.61	78.61
U. rank expense refunded.....	37.85	37.85
Flood relief refunded	9.95	9.95
Insurance department fees refunded.....	6.00	6.00
All other sources	50.31	50.31
Increase by adjustment of ledger assets.....		78.70
Total income	\$ 149,069.59	\$ 1,626,852.62

Disbursements

Death claims	\$ 1,472,411.60	
Old age benefits	\$ 5,575.00	
Total benefits paid	\$ 1,472,411.60	\$ 5,575.00
Total disbursements	\$ 1,473,024.85	\$ 5,575.00
Balance before transfers.....	\$ 430,824.20	\$ 49,798.71
Increase by transfers.....	1,420.90	
Balance after transfers.....	\$ 432,245.10	\$ 49,798.71
Death claims	\$ 1,472,411.60	
Old age benefits	\$ 5,575.00	
Total benefits paid	\$ 1,477,986.60	
Commissions and expenses paid to deputies and organizers	8,691.32	8,691.32
Commissions paid members	4,021.05	4,021.05
Salaries of deputies and organizers.....	48,499.97	48,499.97
Salaries of officers	13,300.00	13,300.00
Salaries and other compensation of committees	412.65	412.65
Salaries of office employees.....	16,643.75	16,643.75
Salary paid supreme medical examiner.....	4,000.00	4,000.00
Traveling and other expenses of officers, trustees and committees	1,186.52	1,186.52
Insurance department fees	365.85	365.85
Rent including \$3,288.86 for association's occupancy of its own buildings.....	3,288.86	3,288.86
Advertising, printing and stationery.....	2,270.91	2,270.91
Postage, express, telegraph and telephone lodge supplies	3,288.47	3,288.47
Official publication	1,109.33	1,109.33
Expense of supreme lodge meeting.....	6,860.12	6,860.12
Legal expense in litigation claims.....	4,949.43	4,949.43
Other legal expenses	2,467.81	2,467.81
Taxes, repairs and other expenses on real estate	634.59	634.59
Loss on adjustment of ledger assets.....	2,706.86	2,706.86
All other disbursements	613.25	613.25
Total disbursements	\$ 141,699.31	\$ 1,619,699.16
Balance before transfers.....	\$ 30,715.90	\$ 517,338.81
Decrease by transfers.....	1,420.90	
Balance after transfers	\$ 33,295.60	\$ 517,338.81

Ledger Assets

Book value of real estate.....	\$ 68,151.18
Book value of bonds.....	253,440.98
Deposited in trust companies and banks on interest.....	86,905.76
Other ledger assets, viz.:	
Deposits to secure appeal bonds.....	5,619.00
Office furniture and fixtures.....	8,221.04
Total ledger assets	\$ 517,338.81

Non-Ledger Assets

Interest and rents due and accrued.....	5,367.45
Market value of real estate over book value.....	19,008.87
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	128,570.00
All other assets	3,045.43
Gross assets	\$ 673,420.56

Deduct Assets Not Admitted

*Book value of bonds and stocks over market value.....	\$ 9,795.98
Office furniture and fixtures	8,221.04
Supplies on hand	1,795.43
Field department expense advertising.....	1,250.00
	21,068.35
Total admitted assets	\$ 652,352.21

*On basis as fixed by committee of insurance superintendents.

Liabilities

Death claims adjusted not yet due.....	\$ 18,000.00
Death claims resisted.....	6,833.34
Death claims reported but not adjusted.....	121,594.00
Total death claims.....	\$ 146,427.40
Total unpaid claims.....	\$ 146,427.40
Salaries, rents, expenses, commissions, etc., due or accrued	1,791.80
Advance assessments	435.55
Total liabilities	\$ 148,654.84

Exhibit of Certificates

Total Business of the Year		Number	Amount
In force December 31, 1912.....		70,950	\$ 67,680,500.00
Written during 1913.....		5,085	4,005,250.00
Total		76,041	\$ 71,685,750.00
Terminated during 1913.....		8,620	6,420,000.00
In force December 31, 1913.....		68,321	\$ 65,268,750.00
Terminated by death.....		1,860	1,458,250.00
Terminated by lapse and withdrawal.....		7,260	4,966,750.00
Business in Iowa During the Year		Number	Amount
In force December 31, 1912.....		182	\$ 121,500.00
Written during 1913.....		51	84,250.00
Total		233	\$ 155,750.00
Terminated during 1913.....		97	47,000.00
In force December 31, 1913.....		136	\$ 108,750.00
Terminated by lapse and withdrawal.....		97	47,000.00

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912.....		194 \$	178,910.71
Claims incurred 1913.....		1,351	1,441,416.61
Totals		1,545 \$	1,620,327.32
Claims paid 1913.....		1,357	1,472,411.60
Balance		158 \$	147,915.72
Saved by compromise during 1913.....			1,488.32
Claims unpaid December 31, 1913.....		158 \$	146,427.40

Exhibit of Old Age and Other Claims

Total Claims		Number	Amount
Claims incurred during the year.....		26 \$	5,575.00
Claims paid during the year.....		26	5,575.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,224.

How often are meeting of the subordinate branches required to be held?

Answer—Semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—They elect representatives to the several grand lodges and grand lodges elect representatives to supreme lodge.

What is the basis of representation in the governing body?

Answer—Number members in state.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—September, 1913.

How many members of governing body attended the last regular meeting?

Answer—54.

How many of same were delegates of the subordinate branches?

Answer—32 were representatives of grand lodges.

When and by whom are the officers elected?

Answer—At each meeting of supreme lodge by its members.

Are assessments graded on any table of mortality?

Answer—Yes. Fraternal Congress Table.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—At attained age, January 1, 1900, on all then members and at age of entry on all others.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Fraternal Congress Table, 4 per cent interest, 12 assessments. H. H. Buttolph, actuary.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No, except from new members during first year.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—50 per cent first year's assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$110,000.00; expense, \$9,400.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—The order has no reserve fund but all surplus is available to pay death losses.

In what states is the association authorized to transact business, and how many subordinate branches are there in each estate?

Answer—Alabama, 15; Arkansas, 126; California, 15; Colorado, 2; Connecticut, 1; District of Columbia, 1; Georgia, 5; Illinois, 128; Indiana, 71; Iowa, 8; Kansas, 4; Kentucky, 36; Louisiana, 15; Maryland, 2; Massachusetts, 32; Michigan, 11; Mississippi, 91; Missouri, 110; Nebraska, 1; New Hampshire, 3; New Jersey, 42; New York, 138; Ohio, 70; Oregon, 1; Oklahoma, 1; Pennsylvania, 103; Rhode Island, 9; South Carolina, 14; Tennessee, 41; Texas, 110; Vermont, 1; Virginia, 1; West Virginia, 2; Wisconsin, 7; Century Lodge, 1; total, 1,224.

Does any officer, director or trustees receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of

THE KNIGHTS OF THE MACCABEES OF THE WORLD

D. P. Markey, Supreme Commander. L. E. Sisler, Supreme Record Keeper.

Incorporated Sept. 11, 1885, under Chap. 13, Laws of Michigan, 1889.

Reincorporated Aug. 31, 1894; Nov. 7, 1895; Aug. 18, 1899; July 22, 1901; July 26, 1904; under Act 119, Public Acts of Michigan, 1893.

Home Office, Detroit, Mich.

Commenced Business Sept. 1, 1883.

Balance From Previous Year

Mortuary funds	\$ 502,190.36
Reserve funds	10,582,459.00
Sick and accident funds	39,849.00
Relief No. 1	42,366.59
Relief No. 2	3,076.44
Expense funds	96,118.91
Total	\$11,266,061.07

Income

Assessments or premiums during first months of membership of which all or an extra percentage is used for expense	\$ 48,308.00
All other assessments or premiums	4,063,686.63
Total received from members	\$ 4,051,994.63
Deduct payments returned to applicants and members	3,885.95
Net amount received from members	\$ 4,048,108.68
Interest on bonds and dividends on stocks, less \$13,530.61 accrued interest on bonds	511,459.74
Interest from all other sources	15,409.72
Gross rents from association's property, including \$3,000.00 for association's occupancy of its own buildings	3,000.00
From all other sources, viz.: Profit on sale of bonds	620.00
Increase of book values on bonds	1,672.14
Total income	\$ 4,577,978.14
Assessments or premiums during first months of membership of which all or an extra percentage is used for expense	\$ 6,115.20
All other assessments or premiums	\$5,404.01
Total received from members	\$ 91,519.21

\$ 32,503.99

Deduct payments returned to applicants and members	114.23
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Net amount received from members	\$ 91,404.98	\$ 32,503.99
Interest on bonds and dividends on stocks, less \$13,530.61 accrued interest on bonds	11,773.23	6,772.30
Interest from all other sources	1,103.68	1,810.67

Total income	\$ 104,281.23	\$ 41,687.18
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Assessments or premiums during first months of membership of which all or an extra percentage is used for expense	\$ 7,490.00	\$ 164,306.85	\$ 227,721.05
All other assessments or premiums	155,029.95	21,657.01	4,296,783.50
Dues and per capita tax		341,805.96	341,805.96

Total received from members	\$ 162,519.95	\$ 527,832.82	\$ 4,866,370.60
Deduct payments returned to applicants and members			4,000.18

Net amount received from members	\$ 162,519.95	\$ 527,832.82	\$ 4,862,370.42
Interest on bonds and dividends on stocks, less \$13,530.61 accrued interest on bonds			530,005.46
Interest from all other sources	107.84	1,719.35	20,150.66
Gross rents from association's property, including \$3,000 for association's occupancy of its own buildings		1,100.66	4,100.66
Sale of lodge supplies		6,738.55	6,738.55
From all other sources, viz.: Official publication		2,918.27	2,918.27
Profit on sale of bonds			620.00
Increase of book values on bonds			1,672.14

Total income	\$ 162,627.70	\$ 540,375.65	\$ 5,428,642.16	\$ 5,428,642.16
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Disbursements

Death claims	\$ 3,748,103.81		
Permanent disability claims	230,482.16		
Sick and accident claims		\$ 83,102.50	
Other benefits, relief			\$ 15,810.08
Total benefits paid	\$ 3,984,645.97	\$ 83,102.50	\$ 15,810.08
Death claims			\$ 3,748,103.81
Permanent disability claims			230,482.16
Sick and accident claims			83,102.50
Other benefits, relief			15,810.08
Total benefits paid			\$ 4,083,558.55
Commissions and fees paid to deputies and organizers	\$ 73,330.86	\$ 72,431.21	\$ 145,771.07
Salaries of managers or agents not deputies or organizers	86,377.80	203,946.71	290,324.51

Salaries of officers and trustees	24,260.00	
Salaries of office employees	67,802.63	
Salaries and fees paid to supreme medical examiners	7,464.08	
Traveling and other expenses of officers, trustees and committees	3,589.06	
Insurance department fees	1,867.03	
Rent, including \$3,000.00 for association's occupancy of its own buildings	3,630.00	
Advertising, printing and stationery	11,206.70	
Postage, express, telegraph and telephone	11,566.14	
Lodge supplies	9,830.12	
Official publication	48,612.11	
Expense of supreme lodge meeting	289.03	
Legal expense in litigating claims	4,603.03	
Other legal expenses	8,678.25	
Furniture and fixtures	1,500.76	
Taxes, repairs and other expenses on real estate	2,299.34	
Loss on sale or maturity of ledger assets	19,237.09	
Loss on sale or maturity of ledger assets	277.75	
All other disbursements	3,195.82	
Total disbursements	\$ 4,749,563.00	\$ 4,749,563.00
Balance	\$11,945,140.23	\$11,945,140.23

Ledger Assets

Book value of real estate	\$ 125,000.00
Book value of bonds	11,235,908.47
Deposited in trust companies and banks on interest	579,399.50
Cash in association's office, \$2,106.88; deposited in banks (not on interest), \$2,725.38	4,832.26
Total ledger assets	\$11,945,140.23

Non-Ledger Assets

Interest and rents due and accrued	226,888.26
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	349,000.00
All other assets, viz.: Furniture and fixtures	16,724.59
Gross assets	\$12,537,753.08

Deduct Assets Not Admitted

Bills receivable	\$ 17,562.20
Book value of bonds and stocks over market value	397,808.55
Other items, viz.: Furniture and fixtures	16,724.59
	432,095.34
Total admitted assets	\$12,105,657.74

Liabilities

Death claims due and unpaid	\$ 146,337.95
Death claims resisted	21,500.00
Death claims reported but not adjusted	103,650.00
Present value of deferred death and disability claims payable in installments	677,494.67
Total death claims	\$ 948,982.62
Sick and accident claims due and unpaid	\$ 403.00
Total sick and accident claims	403.00
Total unpaid claims	\$ 949,385.62
Salaries, rents, expenses, commissions, etc., due or accrued	44,192.87
Total liabilities	\$ 993,578.49

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	271,407	\$331,072,045.58
Benefit certificates written during the year	28,192	28,487,000.00
Totals	299,599	\$360,459,045.58
Deduct terminated or deceased during the year	29,576	31,839,920.20

Total benefit certificates in force December 31, 1913
Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	4,474	\$ 5,500,000.00
Benefit certificates written during the year	214	256,000.00
Totals	4,688	\$ 5,846,000.00
Deduct terminated or deceased during the year	805	371,000.00

Total benefit certificates in force December 31, 1913..
Received during the year from members in Iowa:
Mortuary, \$73,145.22; sick and accident, \$605.37; expense, \$5,563.22; total, \$79,313.81.

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	230	\$ 305,519.75
Claims (face value) incurred during the year	2,850	3,823,640.31
Totals	3,080	\$ 4,129,160.06
Claims paid during the year	2,804	3,748,163.81
Balance	225	\$ 380,996.25
Saved by compromising or scaling down claims during the year	5	104,616.80
Claims rejected during the year	5	4,892.00
Claims unpaid December 31, 1913	220	\$ 271,487.95

IOWA INSURANCE REPORT

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	2 \$	2,000.00
Claims (face value) incurred during the year.....	43	57,225.00
Totals	45 \$	59,225.00
Claims paid during the year.....	43	55,967.20
Balance	2 \$	3,227.80
Saved by compromising or scaling down claims during the year		1,027.80
Claims unpaid December 31, 1912.....	2 \$	2,000.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	1,143 \$	1,196,658.37
Claims incurred during the year.....	329	547,252.23
Totals	1,472 \$	1,743,910.60
Claims paid during the year.....	94	236,482.16
Balance	1,378 \$	1,507,428.44
Rejected	132	147,385.84
Saved by compromising or scaling down claims during the year		57,168.22
Claims unpaid December 31, 1913.....	1,246 \$	1,302,874.38

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	25 \$	27,737.50
Claims incurred during the year.....	6	8,884.00
Totals	31 \$	36,621.50
Claims paid during the year.....		5,048.40
Balance	31 \$	31,573.10
Saved by compromising or scaling down claims during the year	3	3,225.00
Claims unpaid December 31, 1913.....	28 \$	28,348.10

Exhibit of Sick and Accident Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	21 \$	676.00
Claims incurred during the year.....	3,954	83,602.50
Totals	3,975 \$	84,278.50
Claims, paid during the year.....	3,920	83,102.50
Claims rejected	32	773.00
Claims unpaid December 31, 1913.....	23	403.00

Iowa Claims

	Number	Amount
Claims incurred during the year.....	20 \$	515.00
Claims paid during the year.....	20	515.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—4,863.

How often are meetings of the subordinate branches required to be held?

Answer—At least twice a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Delegates at state conventions to the number of 100.

What is the basis of representation in the governing body?

Answer—One representative for first 1,000 life benefit members from each jurisdiction and as many additional as it may be entitled to under section 10.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—July, 1911.

How many members of governing body attended the last regular meeting?

Answer—124.

How many of same were delegates of the subordinate branches?

Answer—100.

When and by whom are the officers elected?

Answer—At quadrennial reviews by representatives.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—National Fraternal Congress tables of mortality at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—National Fraternal Congress table of mortality, 4 per cent Abb Landis. (This work is now being done.)

Is any part of the mortality, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—60 cents per \$1,000.00 per month during first year of membership.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; sick and accident, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$340,000.00; sick and accident, \$7,000.00; expense, \$30,000.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Surplus from monthly collections over current losses, and is used when necessary to pay mortuary and disability claims.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—See schedule.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

KNIGHTS OF THE MODERN MACCABEES

President, Geo. S. Lovelace.

Secretary, A. M. Slay.

Incorporated June 11, 1881.

Commenced Business June 11, 1881.

Home Office, Port Huron, Mich.

Balance From Previous Year

Mortuary funds	\$ 131,679.98
Reserve funds	236,980.86
Disability funds	11.50
Health and accident funds	5,042.57
Expense funds	14,736.61
Total	\$ 388,451.11

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$ 98,447.25
All other assessments or premiums	1,214,079.70
Total received from members	\$ 1,312,526.95
Deduct payments returned to applicants and members	1,817.00
Net amount received from members	\$ 1,310,709.95

KNIGHTS OF THE MODERN MACCABEES

Net interest on bonds	\$ 8,327.84
Interest from all other sources	149.67
Increase by adjustment (bonds)	23.36

Total income	\$ 1,314,709.95	\$ 8,500.87	\$ 5,289.60
Membership fees actually received	\$ 7,140.13	\$ 7,140.13	
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense			98,447.25
All other assessments or premiums	\$ 16,899.72		1,234,079.42
Dues and per capita tax		96,955.77	96,955.77
Medical examiners' fees actually received		1,987.23	1,987.23

Total received from members	\$ 16,899.72	\$ 100,083.10	\$ 1,439,509.77
Deduct payments returned to applicants and members	87.50	385.75	2,240.25

Net amount received from members	\$ 16,862.22	\$ 100,007.35	\$ 1,437,269.52
Net interest on bonds			8,327.84
Interest from all other sources	246.31	280.37	5,045.95
Gross rents from association's property, including \$2,000.00 for association's occupancy of its own buildings		3,290.00	3,290.00
Sale of lodge supplies		6,188.84	6,188.84
Cash from office fund		4,000.00	4,000.00
Increase by adjustment (bonds)			23.36

Total income	\$ 17,108.53	\$ 119,462.50	\$ 1,465,071.51	\$ 1,465,071.51
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Disbursements

Death claims	\$ 939,659.41		
Permanent disability claims		\$ 73,363.72	
Old age benefits		210,755.00	
Total benefits paid	\$ 939,659.41	\$ 284,118.72	
Decrease in adjustment (bond)		\$ 483.77	
Total disbursements	\$ 939,659.41	\$ 284,602.49	
Death claims		\$ 939,659.41	
Permanent disability claims		73,363.72	
Health and accident claims	\$ 10,911.96	10,911.96	
Old age benefits		210,755.00	
Total benefits paid	\$ 10,911.96	\$ 1,240,690.09	

Commissions, salaries and fees paid to deputies and organizers	19.00	\$ 97,902.01	97,921.01
Expenses of deputies and organizers		22,105.88	22,105.88
Salaries of officers and trustees		16,567.97	16,567.97
Salaries and other compensation of committees		25.80	25.80
Salaries of office employees		28,463.76	28,463.76
Salaries and fees paid to supreme medical examiners		2,042.25	2,042.25
Fees paid to subordinate medical examiners		386.40	386.40
Traveling and other expenses of officers, trustees and committees		2,557.83	2,557.83
Insurance department fees		307.37	307.37
Rent, including \$2,000.00 for association's occupancy of its own buildings		2,108.00	2,108.00
Advertising, printing and stationery		4,206.40	4,206.40
Postage, express, telegraph and telephone		5,869.59	5,869.59
Supplies		5,096.61	5,096.61
Official publication		6,812.26	6,812.26
Legal expense in litigating claims		992.29	992.29
Furniture and fixtures		183.15	183.15
Taxes, repairs and other expenses on real estate		1,666.37	1,666.37
Decrease in adjustment (bond)			483.77
All other disbursements		23,844.84	23,844.84
Total disbursements		\$ 1,462,395.64	\$ 1,462,395.64
Balance		\$ 391,126.98	\$ 391,126.98

Ledger Assets

Book value of real estate	\$ 65,500.00
Book value of bonds	204,986.05
Deposited in trust companies and banks on interest	120,640.03
Total ledger assets	\$ 391,126.08

Non-Ledger Assets

Interest and rents accrued	3,101.29
Average assessments actually collected by subordinate lodges not yet turned over to supreme lodge	109,559.18
Average tax actually collected by subordinate lodges not yet turned over to supreme lodge	46,752.11
Gross assets	\$ 550,539.54

Deduct Assets Not Admitted

Book value of bonds over market value	\$ 9,969.23
Other items, viz.: Overdue interest on bond in default (North Denver Irrigation, 1191-12-13)	1,040.00
	11,009.23
Total admitted assets	\$ 539,539.31

Liabilities

Death claims resisted	\$ 13,500.00
Death claims reported but not adjusted	80,549.73
Total death claims	\$ 94,049.73
Permanent disability claims due and unpaid	1,831.15
Heath and accident claims reported but not yet adjusted	299.60
Old age benefits due and unpaid	7,917.69
Total unpaid claims	\$ 104,098.17
Salaries, rents, expenses, commissions, etc., due or accrued	8,010.72
Advance assessments	592.11
Total liabilities	\$ 112,641.00

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	64,124	\$78,361,500.00
Benefit certificates written during the year	8,039	8,827,000.00
Benefit certificates increased during the year		61,000.00
Totals	72,163	\$86,749,500.00
Deduct terminated or deceased during the year	10,300	13,666,000.00
Total benefit certificates in force December 31, 1913	61,863	\$73,083,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	285	\$ 312,000.00
Benefit certificates written during the year	313	315,000.00
Totals	598	\$ 627,000.00
Deduct terminated or deceased during the year	227	237,000.00
Total benefit certificates in force December 31, 1913	371	\$ 390,000.00
Received during the year from members in Iowa: Mortuary, \$3,534.45; health and accident, \$104.75; expense, \$870.15; total, \$4,509.35.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	68	\$ 77,290.54
Claims incurred during the year	863	964,788.22
Totals	931	\$ 1,042,078.76
Claims paid during the year	848	941,692.61
Balance	83	\$ 100,416.15
Saved by compromising or scaling down claims during the year		2,566.42
Claims rejected during the year	8	8,800.00
Claims unpaid December 31, 1913	80	\$ 94,049.79

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	1	\$ 1,000.00
Claims (face value) incurred during the year.....	1	1,000.00
Totals	2	\$ 2,000.00
Claims paid during the year.....	2	2,000.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement..	21	\$ 1,500.00
Claims incurred during the year.....	987	73,671.56
Totals	1,008	\$ 75,171.56
Claims paid during the year.....	990	72,847.92
Balance	18	\$ 2,323.64
Saved by compromising or scaling down claims during the year		100.00
Rejected	5	392.49
Claims unpaid December 31, 1913.....	13	\$ 1,831.15

Exhibit of Health and Accident Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement..	8	\$ 317.34
Claims incurred during the year.....	368	11,190.22
Totals	376	\$ 11,507.56
Claims paid during the year.....	363	10,911.96
Rejected	8	296.00
Claims unpaid December 31, 1913.....	5	\$ 299.60

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement..	1	\$ 38.00
Claims incurred during the year.....	6	51.15
Totals	7	\$ 89.15
Claims paid during the year.....	6	68.32
Claims unpaid December 31, 1913.....	1	\$ 20.83

Exhibit of Old Age Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	119	\$ 8,073.90
Claims incurred during the year.....	2,742	233,765.69
Totals	2,861	\$ 241,839.59
Claims paid during the year.....	2,740	217,270.80
Balance	121	\$ 24,568.79
Saved by compromising or scaling down claims during the year		16,651.10
Claims unpaid December 31, 1913.....	121	\$ 7,917.69

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,285, see schedule.

How often are meetings of the subordinate branches required to be held?

Answer—At least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected by subordinate divisions known as county or district camps.

What is the basis of representation in the governing body?

Answer—One representative for each 300 life benefit members in district.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—June 8, 1910.

How many members of governing body attended the last regular meeting?

Answer—375.

How many of same were delegates of the subordinate branches?

Answer—353.

When and by whom are the officers elected?

Answer—At the quadrennial review. By the representatives of subordinate bodies.

Are assessments graded on any table of mortality?

Answer—National fraternal congress.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Entry age.

If on age at entry, are they based on the "level premium" or "step-rate plan?" (Give full information.)

Answer—Assessments remain unchanged during period of continued good standing. Members re-examined after 90 days of suspension. Take rate at attained age.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—In process.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Abb Landis.

Is any part of the mortality, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—None except what is stated below.

If so, what amount and for what purpose?

Answer—50 cents per month per \$1,000 for the first year's assessments used for general fund expenses.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes, as above.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary average, \$109,559.16.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—See section No. 110 revised laws of the order 1911.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of

THE LADIES OF THE MACCABEES OF THE WORLD

President, Miss Bina M. West. Secretary, Miss Frances D. Partridge.
Incorporated April 6, 1897. Commenced Business October 1, 1892.
Home Office, World's Maccabee Temple, Port Huron, Michigan.

Balance From Previous Year

Mortuary funds	\$ 87,075.00	
Reserve funds	6,179,141.08	
Expense funds	80,519.27	
Total		\$ 6,346,735.35

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$ 63,806.88	
All other assessments or premiums	1,469,941.39	
Total received from members	\$ 1,533,748.27	
Deduct payments returned to applicants and members	684.90	
Net amount received from members	\$ 1,533,063.37	
Interest on bonds and dividends on stocks	\$ 298,431.95	
Interest from all other sources	5,674.71	841.59
Gross rents for association's occupancy of its own buildings		3,338.90
Gross profit on sale or maturity of ledger assets, bonds		244.72
Gross increase by adjustment in book value of ledger assets, bonds		268.10
Total income	\$ 1,538,137.58	\$ 308,124.66

THE LADIES OF THE MACCABEES OF THE WORLD

Membership fees actually received	\$ 10,083.12	\$ 10,083.12
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	101,989.24	165,295.62
All other assessments or premiums	26,037.78	1,495,979.17
Dues and per capita tax	189,672.04	189,672.04
Medical examiners' fees actually received	4,685.00	4,685.00

Total received from members	\$ 338,467.18	\$ 1,871,714.95
Deduct payments returned to applicants and members	1,042.28	1,727.18

Net amount received from members	\$ 337,424.90	\$ 1,869,987.77
Interest on bonds and dividends on stocks	1,027.10	300,359.05
Interest from all other sources	1,833.51	8,249.81
Gross rents for association's occupancy of its own buildings	1,408.87	4,747.17
Sale of lodge supplies	103.11	103.11
From all other sources, viz.:		
Bonds subordinate hive officers	1,332.20	1,332.20
Defunct hive funds	20.02	20.02
Hospital and home fund	3,343.96	3,343.96
Relief fund	3,516.63	3,516.63
Gross profit on sale or maturity of ledger assets, bonds		244.72
Gross increase by adjustment in book value of ledger assets, bonds		268.10
Total income	\$ 350,910.39	\$ 2,192,172.63

Disbursements

Death claims	\$ 808,354.78	
Permanent disability claims	10,894.47	
Total benefits paid	\$ 909,249.25	
Gross decrease by adjustment in book value of ledger assets, bonds		23,383.13
Total disbursements	\$ 909,249.25	\$ 23,383.13
Balance	\$ 112,483.34	\$ 7,062,862.60
Death claims		\$ 808,354.78
Permanent disability		10,894.47
Total benefits paid	\$ 909,249.25	
Commissions, prizes and fees paid to deputies and organizers	49,414.75	49,414.75
Salaries of deputies and organizers	69,101.05	70,101.05
Transferred to Gt. hives for field work	51,791.24	51,791.24
Salaries of officers and trustees	12,325.00	12,325.00
Salaries of office employees	37,101.70	37,101.70
Salaries and fees paid to subordinate medical examiners	472.00	472.00
Traveling and other expenses of officers, trustees and committees	6,074.13	6,074.13
Insurance department fees	1,571.48	1,571.48
Rent including association's occupancy of its own buildings	4,078.17	4,078.17
Advertising, printing and stationery	9,408.39	9,408.39
Postage, express, telegraph and telephone	8,053.41	8,053.41

IOWA INSURANCE REPORT

Official publication	21,549.13	21,549.13	
Legal expense in litigating claims	16,188.18	16,188.18	
Other legal expenses	1,640.35	1,640.35	
Furniture and fixtures	914.60	914.60	
Taxes, repairs and other expenses on real estate	1,464.42	1,464.42	
Gross decrease by adjustment in book value ledger assets, bonds	70.22	23,453.36	
All other disbursements	16,189.56	16,189.56	
Total disbursements	\$ 368,307.79	\$ 1,240,940.17	\$ 1,240,940.17
Balance	\$ 123,121.87	\$ 7,297,967.81	\$ 7,297,967.81

Ledger Assets

Book value of real estate	\$ 88,000.00	
Book value of bonds and stocks	6,921,602.53	
Deposited in trust companies and banks on interest	267,386.77	
Cash in association's office, \$20,918.51; deposited in banks (not on interest)	20,918.51	
Total ledger assets		\$ 7,297,967.81

Non-Ledger Assets

Interest and rents due and accrued	73,601.76	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	138,000.00	
Per capita tax on benefit members now in hands of record keeper	\$ 15,000.00	
Per capita tax on social members now in hands of record keepers	4,000.00	
Furniture, fixtures and safes	10,335.12	
Supplies, printed matter and stationery	16,487.05	
	45,822.17	
Gross assets		\$ 7,553,391.74

Deduct Assets Not Admitted

Furniture, fixtures and safes	\$ 10,335.12	
Supplies, printed matter and stationery	16,487.05	
	26,822.17	
Total admitted assets		\$ 7,526,569.57

Liabilities

Death claims resisted	\$ 8,000.00	
Death claims reported but not adjusted	104,483.34	
Present value of deferred death and disability claims payable in installments, disability claims 90, payable 1-10 annually	24,999.05	
Total death claims		\$ 137,482.39
Total unpaid claims		\$ 137,482.39
Salaries, rents, expenses, commissions, etc., due or accrued		30,858.98
Total liabilities		\$ 168,341.37

THE LADIES OF THE MACCABEES OF THE WORLD

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	146,777	\$113,415,700.17
Benefit certificates written during the year	16,474	11,779,750.00
Totals	163,251	\$125,195,450.17
Deduct terminated or deceased during the year	10,445	7,501,803.00
Total benefit certificates in force December 31, 1913	152,806	\$117,693,647.17

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	2,385	\$ 1,915,200.38
Benefit certificates written during the year	266	206,000.00
Totals	2,651	\$ 2,121,200.38
Deduct terminated or deceased during the year	130	101,100.00
Total benefit certificates in force December 31, 1913	2,521	\$ 2,220,100.38
Received during the year from members in Iowa:		
Mortuary, \$15,255.01; reserve, \$9,904.87; expense, \$5,985.44; total, \$31,144.82.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	110	\$ 87,075.00
Claims (face value) incurred during the year, reported, 1,144, \$946,705.72; appealed, 1, \$1,500.00	1,145	948,205.72
Totals	1,255	\$ 1,035,280.72
Claims paid during the year	1,121	898,354.78
Balance	134	\$ 136,925.94
Saved by compromising or scaling down claims during the year		22,692.60
Claims rejected during the year	3	1,750.00
Claims unpaid December 31, 1913	131	\$ 112,483.34

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	1	\$ 500.00
Claims (face value) incurred during the year	20	16,750.00
Totals	21	\$ 17,250.00
Claims paid during the year	20	16,360.67
Balance	1	\$ 889.33
Saved by compromising or scaling down claims during the year		889.33
Claims unpaid December 31, 1913	1	\$ 500.00

Exhibit of Permanent Disability Claims

Total Claims	Number	Amount
Claims incurred during the year	60	\$ 10,894.47
Claims paid during the year	60	\$ 10,894.47

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—2,892.

How often are meetings of the subordinate branches required to be held?

Answer—Twice each month as provided in laws of the order.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates to Supreme Hive Review.

What is the basis of representation in the governing body?

Answer—The benefit membership on December 31 of preceding year divided by 60, each 1-60 part or major fraction thereof entitled to one representative. (Section 5-9.)

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—July 1911.

How many members of governing body attended the last regular meeting?

Answer—73.

How many of same were delegates of the subordinate branches?

Answer—62.

When and by whom are the officers elected?

Answer—Quadrennially by delegates to Supreme Hive Review.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—National fraternal congress table. Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—L. O. T. M. Sel. & Ult. Mort. table. 4 per cent interest. 12 months rates per year. Valuation made in office supreme record keeper, according to plans prepared by Mr. Miles M. Dawson, F. I. A.

Is any part of the mortality, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

If so, what amount and for what purpose?

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—75 per cent per month per thousand whole life and term protection, 90 cents per month per thousand combined life and disability protection for period not exceeding the first 12 months of membership.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary 12.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary, \$110,861.95.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created by transfer to reserve fund, surplus above liability in benefit fund. Disbursed if benefit collections not enough to pay death claims. A sufficient amount to pay such losses to be transferred from reserve to benefit fund.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—(See attached list.)

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No loans made.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

LADIES OF THE MODERN MACCABEES

President, Frances E. Burns. Secretary, Emma E. Bower, M. D.
Incorporated December 10, 1891. Commenced Business May 21, 1890.
Home Office, Port Huron, Michigan.

Balance From Previous Year

Life mortuary benefit funds.....	\$ 187,376.11
Surplus reserve funds	354,954.91
Old age disability funds	106,480.97
Bed funds	5,322.22
Suffrage fund	28.08
General expense funds	98,796.74
Total	\$ 752,959.03

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$ 18,626.26
All other assessments or premiums.....	490,376.88
Total received from members.....	\$ 514,403.14
Deduct payments returned to applicants and members	415.40
Net amount received from members	\$ 513,987.74

Interest on bonds and dividends on stocks	6,511.67	16,202.06
Interest from all other sources	2,377.62	241.96
Adjustment in book value of bonds	25.00	12.50

Total income	\$ 522,902.02	\$ 16,455.82
Interest on bonds and dividends on stocks	\$ 486.00	
Interest from all other sources	3,559.64	202.59
Contribution to Wash. bed fund		5.00
Contributions to Meim. bed fund		166.48

Total income	\$ 4,419.64	\$ 314.07
Interest from all other sources		.30
Contribution to suffrage fund		1.00
Contribution to flood fund	\$ 1,017.55	

Total income	\$ 1,017.55	\$ 1.30
Certificate fees actually received	\$ 506.00	\$ 506.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense		18,026.26
All other assessments or premiums		496,376.53
Dues and per capita tax	46,273.60	46,273.60
Medical examiners' fees actually received	749.75	749.75
Other payments by members, viz.:		
Withdrawal card fees	164.75	164.75

Total received from members	\$ 47,094.10	\$ 502,097.24
Deduct payments returned to applicants and members	134.25	549.65

Net amount received from members	\$ 47,559.85	\$ 501,547.59
Interest on bonds and dividends on stocks		23,173.73
Interest from all other sources	3,348.52	10,129.53
Sale of lodge supplies	2,256.10	2,256.10
From all other sources, viz.:		
Advertising	199.53	199.53
Premiums on scheduled bond	426.88	426.88
Contribution to Minneapolis bed fund		166.43
Miscellaneous	73.40	73.40
Contributions to flood fund		1,017.55
Adjustment in book value of bonds		37.50

Total income	\$ 53,864.28	\$ 598,974.00	\$ 598,974.00
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Disbursements

Death claims	\$ 287,593.42	
Permanent disability claims	11,740.82	
Old age benefits		\$ 52,812.01
Maternity	500.00	
Total benefits paid	\$ 299,834.24	\$ 52,812.01
Adjustment of ledger assets	1,054.25	130.00
Total disbursements	\$ 300,888.49	\$ 130.00

Balance	\$ 196,529.41	\$ 473,623.82
Adjustment of ledger assets	\$ 804.30	
All other disbursements	\$ 191.45	\$ 92.50
Total disbursements	\$ 53,676.31	\$ 191.45
Balance	\$ 158,303.00	\$ 5,441.84

Death claims		\$ 287,593.42
Permanent disability claims		11,740.82
Old age benefits		52,812.01
Maternity		500.00

Total benefits paid		\$ 352,646.25
Commissions and fees paid to deputies and organizers	\$ 8,310.29	8,310.29
Salaries of deputies and organizers	23,799.91	23,799.91
Salaries of officers and trustees	8,724.00	8,724.00
Other compensation of officers and trustees	1,807.69	1,807.69
Salaries and other compensation of committees	300.00	300.00
Salaries of office employees	19,931.72	19,931.72
Other compensation of office employees	112.13	112.13
Salaries and fees paid to supreme medical examiners	2,500.00	2,500.00
Salaries and fees paid to subordinate medical examiners	54.00	54.00
Traveling and other expenses of officers, trustees and committees	4,182.60	4,182.60
Insurance department fees	379.56	379.56
Rent, including association's occupancy of its own buildings	1,446.00	1,446.00
Advertising, printing and stationery	2,224.04	2,224.04
Postage, express, telegraph and telephone	3,638.74	3,638.74
Lodge supplies	2,138.30	2,138.30
Official publication	4,903.04	4,903.04
Legal expense in litigating claims	165.79	165.79
Other legal expenses	2,359.48	2,359.48
Furniture and fixtures	1,466.02	1,466.02
Adjustment of ledger assets		2,048.55
All other disbursements	5,333.25	5,617.20

Total disbursements	\$ 93,776.56	\$ 448,755.31	\$ 448,755.31
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Balance	\$ 29.98	\$ 68,468.79	\$ 903,179.01	\$ 903,179.01
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Ledger Assets

Book value of bonds and stocks	\$ 529,100.00
Deposited in trust companies and banks on interest	374,079.01

Total ledger assets	\$ 903,179.01
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Non-Ledger Assets

Interest and rents due and accrued	9,057.48
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	42,888.90

All other assets, viz.:

Special funds in hands of Gt. committee.....	\$ 700.00
Special funds in hands of Gt. record keeper.....	4,000.00
Contingent funds in hands of Gt. record keeper.....	250.88
Per capita tax actually collected by (social member)	4,500.00
Subordinate lodges not yet turned (life benefit members) over to supreme lodge.....	19,250.00

Gross assets \$ 983,326.31

Deduct Assets Not Admitted

Book value of bonds and stocks over market value..... \$ 222.50

222.50

Total admitted assets \$ 983,103.81

Liabilities

Death claims due and unpaid	\$ 1,165.42
Death claims resisted	4,500.00
Death claims reported but not adjusted.....	39,304.71

Total death claims \$ 44,970.13

Permanent disability claims due and unpaid.....	\$ 700.85
Permanent disability claims reported but not yet adjusted	237.50

Total permanent disability claims..... 938.35

Old age and other benefits due and unpaid..... 3,039.30

Total unpaid claims \$ 48,947.78

Salaries, rents, expenses, commissions, etc., due or accrued	7,500.00
Advance assessments	127.77

Total liabilities \$ 56,575.55

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	38,637	\$29,742,750.00
Benefit certificates written during the year.....	4,023	2,587,750.00
Benefit certificates increased during the year.....		250.00

Totals 42,660 \$32,330,750.00

Deduct terminated or deceased during the year..... 3,815 2,727,000.00

Total benefit certificates in force December 31, 1913 38,845 \$29,603,750.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	294	\$ 208,250.00
Benefit certificates written during the year.....	212	170,750.00
Benefit certificates increased during the year, transferred	2	1,500.00

Totals 508 \$ 380,500.00

Deduct terminated or deceased during the year..... 60 43,250.00

Total benefit certificates in force December 31, 1913 448 \$ 337,250.00

Received during the year from members in Iowa:

Mortuary, \$3,292.95; expense, \$452.00; total, \$3,744.95.

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	51	\$ 43,291.13
Claims (face value) incurred during the year.....	378	299,275.00

Totals 429 \$ 342,566.13

Claims paid during the year..... 373 287,593.42

Balance 56 \$ 54,972.71

Lien on certificates 9,155.52

* Saved by compromising or scaling down claims during the year 347.06

Claims rejected during the year..... 1 500.00

Claims unpaid December 31, 1913..... 55 \$ 44,970.13

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	2	\$ 2,000.00
Claims (face value) incurred during the year.....	3	2,000.00

Totals 5 \$ 4,000.00

Claims paid during the year..... 4 3,468.00

Balance 1 \$ 532.00

Saved by compromising or scaling down claims during the year 32.00

Claims unpaid December 31, 1913..... 1 \$ 500.00

Exhibit of Permanent Disability Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	11	\$ 449.03
Claims incurred during the year.....	280	12,890.28

Totals 291 \$ 13,339.31

Claims paid during the year..... 257 11,740.82

Balance 34 \$ 1,598.40

Saved by compromising or scaling down claims during the year, rejected 11 600.14

Claims unpaid December 31, 1912..... 23 \$ 938.37

Exhibit of Maternity Claims**Total Claims**

	Number	Amount
Claims incurred during the year.....	10	\$ 500.00
Claims paid during the year.....	10	500.00

Exhibit of Old Age and Other Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	3	\$ 1,510.65
Claims incurred during the year.....	222	102,125.00

Totals 225 \$ 103,644.65

Claims paid during the year..... 219 52,812.01

Balance 6 \$ 50,832.64

Saved by compromising or scaling down claims during the year 4.95

47,788.30

Claims unpaid December 31, 1913..... 6 \$ 3,030.30

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—890.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected by county hive, made up of delegates from the several subordinate hives in each county.

What is the basis of representation in the governing body?

Answer—One representative for every 200 members in a county.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—June 8, 9, 10, 1910.

How many members of governing body attended the last regular meeting?

Answer—489.

How many of same were delegates of the subordinate branches?

Answer—389.

When and by whom are the officers elected?

Answer—By delegates at each review of the Gt. Hive.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—N. F. C., 4 per cent; age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Not completed.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Ethel M. Heath; N. F. C., 4 per cent; 12 assessments per year.

Is any part of the mortality, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—50 cents per \$1,000.00, as used for expenses.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, twelve.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$42.388.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—See section No. 116, Gt. Hive laws.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—California, 4; Colo, 4; District of Columbia, 2; Florida, 1; Idaho, 3;

Illinois, 144; Indiana, 10; Iowa, 116; Kansas, 1; Kentucky, 3; Mississippi, 10; Montana, 1; Nebraska, 1; New Jersey, 4; Oregon, 2; Pennsylvania, 9; Texas, 43; Washington, 10; West Virginia, 10; Michigan, 676.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1912, of the

LOYAL AMERICANS OF THE REPUBLIC

President, E. J. Dunn.

Secretary, H. D. Cowan.

Incorporated November 7, 1896.

Commenced Business November 7, 1896.

Home Office, 1104-5 Karpen Bldg., Chicago, Ill.

Balance From Previous Year

Mortuary funds	-----	\$	282,086.80
Expense funds	-----		6,822.10
Total	-----	\$	288,908.90

Income

Registration fees actually received -----	-----	\$	944.25	\$	944.25
All other assessments or premiums -----	\$ 209,284.91		130,429.81		339,714.72
Other payments by members, viz.:					
Social dues -----	-----		204.60		204.60
<hr/>					
Total received from members -----	\$ 209,284.91	\$	131,578.66	\$	340,863.57
Deduct payments returned to applicants and members -----	584.47	-----			584.47
<hr/>					
Net amount received from members -----	\$ 208,700.44	\$	131,578.66	\$	340,279.10

Interests on mortgage loans	6,132.63		6,132.63
Interest on certificates of deposit	450.00		450.00
Interest on bonds and dividends on stocks	5,040.00		5,040.00
Interest from D. & B.	426.39		426.39
Gross rents from association's property, including association's occupancy of its own buildings	300.00		300.00
Sale of lodge supplies		261.59	261.59
From all other sources, viz.: Bond premiums, local secretary's		200.50	200.50
Gross profit on sale of real estate	1,924.99		1,924.99
Total income	\$ 222,974.45	\$ 132,040.81	\$ 355,015.26

Disbursements

Death claims	\$ 213,920.65		\$ 213,920.65
Disability claims		\$ 200.00	200.00
Old age benefits	85.16		85.16
Other benefits: Broken bones		1,425.00	1,425.00
Total benefits paid	\$ 214,005.81	\$ 1,625.00	\$ 215,630.81
Commissions and fees paid to deputies and organizers		33,584.63	33,584.63
Salaries of deputies and organizers		22,740.61	22,740.61
Salaries of officers		20,095.00	20,095.00
Compensation of supreme executive council		3,600.00	3,600.00
Salaries and other compensation of committees		818.66	818.66
Salaries of office employees		13,040.15	13,040.15
Salary paid to supreme medical examiner		3,150.00	3,150.00
Salaries and fees paid to subordinate medical examiners		212.72	212.72
Traveling and other expenses of officers, trustees and committees		5,752.33	5,752.33
Insurance department fees		466.55	466.55
Rent		3,438.10	3,438.10
Advertising, printing and stationery		2,620.00	2,620.00
Postage, express, telegraph and telephone		1,661.50	1,661.50
Lodge supplies		422.53	422.53
Official publication		3,100.66	3,100.66
Legal expense in litigating claims	1,219.46	212.50	1,431.96
Furniture and fixtures		234.88	234.88
All other disbursements	1,425.41	31,154.87	32,580.28
Total disbursements	\$ 216,650.68	\$ 147,930.60	\$ 364,581.37
Balance	\$ 266,700.59	\$ 12,633.20	\$ 279,342.79

Ledger Assets

Mortgage loans on real estate	\$ 120,150.00
Book value of bonds and stocks	96,000.00
Cash deposited in banks (not on interest)	52,292.79
Total ledger assets	\$ 278,342.79

Non-Ledger Assets

Interest and rents due and accrued	8,876.03
Market value of bonds and stocks over book value	6,874.25
Assessments actually collected by subordinate lodges not yet turned over to the supreme lodge	27,803.25
All other assets, viz.: Organizers' balances	\$ 500.00
Office furniture, fixtures, supplies, etc.	4,000.00
Gross assets	\$ 327,480.64

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$ 500.00
Office furniture, fixtures, supplies, etc.	4,000.00
	4,500.00
Total admitted assets	\$ 322,980.64

Liabilities

Death claims reported but not adjusted	\$ 21,920.33
Total death claims	\$ 21,920.33
Accident claims reported but not yet adjusted	\$ 25.00
Total accident claims	25.00
Total unpaid claims	\$ 21,945.33
Salaries, rents, expenses, commissions, etc., due or accrued	5,488.83
Total liabilities	\$ 27,434.16

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	16,793	\$18,464,296.00
Benefit certificates written during the year	1,150	\$39,850.00
Totals	17,943	\$19,804,146.00
Deduct terminated or deceased during the year	2,116	2,252,784.00
		4,500.00
Total benefit certificates in force December 31, 1913.	15,827	\$17,051,362.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	167	\$ 221,250.00
Benefit certificates written during the year	9	6,250.00
Totals	176	\$ 227,500.00
Deduct terminated or deceased during the year	45	47,000.00
Total benefit certificates in force December 31, 1913.	131	\$ 180,500.00
Received during the year from members in Iowa:		
Mortuary, \$2,348.80; expense, \$1,477.95; total, \$3,826.84.		

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	27	\$	30,609.21
Claims (face value) incurred during the year.....	205		233,581.00
Totals	232	\$	264,290.21
Claims paid during the year.....	215		213,920.65
Balance	17	\$	50,359.56
Saved by compromising or scaling down claims during the year			23,439.23
Claims unpaid December 31, 1913.....	17	\$	21,920.33

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	3	\$ 2,500.00
Claims paid during the year.....	3	2,282.80
Saved by compromising or scaling down claims during the year		217.20

Exhibit of Accident Claims

Total Claims		Number	Amount
Claims incurred during the year.....	41	\$	16.50
Claims paid during the year.....	40		16.25
Claims unpaid December 31, 1913.....	1	\$	.25

Iowa Claims

	Number	Amount
Claims incurred during the year.....	2	\$ 100.00
Claims paid during the year.....	2	100.00

Exhibit of Old Age Claims

Total Claims		Number	Amount
Claims incurred during the year.....	1	\$	85.16
Claims paid during the year, reserve accumulation.....	1		85.16

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—638.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Membership arranged in groups of 500 members as near as may be. Each local lodge entitled to one delegate in group meeting or general assembly. Each group or general assembly elects one delegate to national congress.

What is the basis of representation in the governing body?

Answer—One delegate to each 500 benefit members in good standing.

How often are regular meetings of the governing body held?

Answer—Every four years.

When was the last regular meeting of the governing body held?

Answer—July 20, 1911.

How many members of governing body attended the last regular meeting?

Answer—90.

How many of same were delegates of the subordinate branches?

Answer—60.

When and by whom are the officers elected?

Answer—Every four years by representative supreme body.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—N. F. C. Age at entry, new members; attained age, rerated members.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—33 1-3 per cent on class 1, series A, 50 cents per 1,000 for 12 months on classes 2-B, 4-B, 5-B, 1-C, 2-C, 3-C, 4-C, 5-C; after 12 months the excess of the net rate. On classes 1-B, 4-B, 7-B, 6-C the excess of net rate.

Is any portion of assessments paid by new members used for expenses?

Answer—Only as stated in question 24.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

If so, give all the facts relating thereto.

Answer—Paid up or extended insurance after 3 years on classes 2-B, 3-B, 4-B.

How many assessments were collected during the year?

Answer—Mortuary and expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$19,760.35; expense, \$8,127.22.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—No separate fund for surplus or reserve, all surplus and reserve is kept in mortuary fund (See Sec. 80, Const.).

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 322; Washington, 7; North Dakota, 4; Colorado, 5; Minnesota, 9; Texas, 28; West Virginia, 6; Pennsylvania, 15; Oklahoma, 3; Kansas, 3; Iowa, 6; Utah, 1; Ohio, 11; Wisconsin, 12; Kentucky, 7; Michigan, 64; Indiana, 50; Missouri, 18; Arkansas, 18; Nebraska, 1; South Dakota, 42; Wyoming, 1; Montana, 1; California, 4.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

LOYAL MYSTIC LEGION OF AMERICA

President, F. J. Schaufelberger.

Secretary, Geo. O. Churchill.

Incorporated February 24, 1892.

Commenced Business March 31, 1892.

Home Office, Hastings, Nebraska.

Balance From Previous Year

Mortuary funds	\$	101,591.78	
Building funds		22,339.14	
Expense funds		10,888.74	
Total	\$	134,819.66	

Income

All other assessments or premiums.....	\$	58,112.71	\$	2,339.18
Total received from members.....	\$	58,112.71	\$	2,339.18
Interests on mortgage loans.....		5,156.90		
Interest from all other sources.....		154.83		
Total income	\$	165,016.22	\$	24,678.32
Assessments or premiums during first 10 months of membership of which all or an extra percentage is used for expense	\$	2,131.85		
All other assessments or premiums.....		14,587.51		
Total received from members.....	\$	16,719.36	\$	77,171.25
Net amount received from members	\$	16,719.36	\$	77,171.25
Interest on bonds and dividends on stocks		300.00		
Interest from all other sources.....		45.00		
Gross rents from association's property, including \$780.00 for association's occupancy of its own buildings.....		2,588.81		
Sale of lodge supplies.....		46.98		
Certificate fees		45.00		
Check returned		7.00		
Total income	\$	33,640.89	\$	220,335.43

Disbursements

Death claims	\$	66,681.81	\$	66,681.81
Permanent disability claim:		5,050.00		5,050.00
Sick and accident claims.....		200.00		200.00
Total benefits paid....	\$	71,931.81	\$	71,931.81

Commissions and fees paid to deputies and organizers	2,810.30	2,810.30
Salaries of deputies and organizers	1,800.00	1,800.00
Salaries of officers and trustees	6,800.00	6,800.00
Salaries of office employees	1,560.00	1,560.00
Salaries and fees paid to supreme medical examiners	162.50	162.50
Traveling and other expenses of officers, trustees and committees	255.76	255.76
Insurance department fees	175.00	175.00
Rent including \$780.00 for association's occupancy of its own buildings	780.00	780.00
Advertising, printing and stationery	173.85	173.85
Postage, express, telegraph and telephone	353.01	353.01
Official publication	584.28	584.28
Legal expense in litigating claims	200.20	200.20
Taxes, repairs and other expenses on real estate.....	2,074.76	2,074.76
All other disbursements	538.57	538.57

Total disbursements -- \$ 71,331.81 \$ 18,268.23 \$ 89,000.04 \$ 89,000.04

Balance

Ledger Assets

Book value of real estate.....	\$	24,678.32
Mortgage loans on real estate.....		91,650.00
Book value of stocks		5,000.00
Deposited in trust companies and banks on interest.....		2,000.00
Cash in association's office, \$295.82; deposited in banks (not on interest), \$7,111.25.....		7,404.07
Total ledger assets		\$ 130,735.39

Non-Ledger Assets

Interest and rents due and accrued.....		1,451.86
Market value of real estate over book value.....		15,321.68
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		6,600.00
Office furniture, fixtures and supplies.....		1,000.00
Gross assets		\$ 155,108.02
Total admitted assets		\$ 155,108.02

Liabilities

Death claims reported but not adjusted.....	\$	9,283.53
Total death claims		\$ 9,283.53
Total unpaid claims		\$ 9,283.53
Total liabilities		\$ 9,283.53

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	4,544	\$ 5,789,000.00
Benefit certificates written during the year	303	332,000.00
Benefit certificates increased during the year		3,500.00
Totals	4,847	\$ 6,124,500.00
Deduct terminated or deceased during the year	400	436,000.00
Total benefit certificates in force December 31, 1913	4,447	\$ 5,688,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	193	\$ 232,500.00
Totals	193	\$ 232,500.00
Deduct terminated or deceased during the year	41	39,500.00
Total benefit certificates in force December 31, 1913	152	\$ 193,000.00
Received during the year from members in Iowa:		
Mortuary, \$1,982.45; building, \$78.49; expense, \$582.46; total, \$2,643.40.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	5	\$ 5,500.00
Claims (face value) incurred during the year	59	74,500.00
Totals	64	\$ 80,000.00
Claims paid during the year	56	66,081.81
Balance	8	\$ 13,918.19
Saved by compromising or scaling down claims during the year		3,918.19
Claims unpaid December 31, 1913	8	\$ 10,000.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	2	\$ 3,000.00
Claims paid during the year	2	2,801.77
Balance		\$ 198.23
Saved by compromising or scaling down claims during the year		138.23

Exhibit of Permanent Disability Claims**Total Claims**

	Number	Amount
Claims incurred during the year	51	\$ 5,050.00
Claims paid during the year	51	5,050.00

Iowa Claims

	Number	Amount
Claims incurred during the year	1	\$ 100.00
Claims paid during the year	1	100.00

Exhibit of Sick and Accident Claims**Total Claims**

	Number	Amount
Claims incurred during the year	1	\$ 200.00
Claims paid during the year	1	200.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—153.

How often are meetings of the subordinate branches required to be held?

Answer—Once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates from each state elected by the membership.

What is the basis of representation in the governing body?

Answer—One delegate from each state or one from each congressional district where a state has 1,000 members.

How often are regular meetings of the governing body held?

Answer—Quadrannually.

When was the last regular meeting of the governing body held?

Answer—August 26 and 30, 1910.

How many members of the governing body attended the last regular meeting?

Answer—Fifty.

How many of same were delegates of the subordinate branches?

Answer—Twelve.

When and by whom are the officers elected?

Answer—At quadrennial meeting by the delegates.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Assessment plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—First ten assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$4,958.74; expense, \$1,323.61.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Have none.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Nebraska, 93; Colorado, 8; Kansas, 4; Iowa, 10; Minnesota, 11; Michigan, 11; Indiana, 3; Pennsylvania, 4; California, 7; Oklahoma, 1; New York, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

MODERN BROTHERHOOD OF AMERICA

President, T. B. Hanley.

Secretary, E. L. Balz.

Incorporated March 20, 1897.

Commenced Business April 5, 1897.

Home Office, Mason City, Iowa.

Balance From Previous Year

*Mortuary funds	\$ 7,360.80	
Reserve funds	1,034,598.29	
Suspense fund	\$ 24,020.71	
Less, suspense account being money received in 1912, deposited in bank but not distributed to the different funds..	24,020.71	
Expense funds	32,471.80	
Total		\$ 1,083,729.94
Less suspense account being money received in 1912, deposited in bank but not distributed to the different funds		24,020.71
Total		\$ 1,059,709.23
*Temporarily overdrawn, protected by balance in reserve fund.		

Income

All other assessments or premiums	\$ 1,808,306.87	\$ 24,794.16
Total received from members	\$ 1,808,306.87	\$ 24,794.16
Deduct payments returned to applicants and members	4,261.96	190.90
Net amount received from members	\$ 1,299,047.91	\$ 24,603.26

Interests on mortgage loans		17,589.16
Interest on bonds and dividends on stocks	*	33,893.76
Interest from all other sources, 2 per cent daily balance		146.64
Gross increase by bringing bonds purchased below par in 1913 to book value		
value at par	4,173.25	428.50

Total income	\$ 1,808,306.87	\$ 24,794.16
Membership fees actually received	\$ 281,871.31	\$ 281,871.31
All other assessments or premiums	*	1,328,104.03
Dues and per capita tax	179,431.10	179,431.10
Other payments by members	12,967.23	12,967.23
Suspense account	\$ 13,896.42	13,896.42

Total received from members	\$ 13,896.42	\$ 474,269.64	\$ 1,816,270.09
Deduct payments returned to applicants and members		14,421.07	18,878.93

Net amount received from members	\$ 13,896.42	\$ 459,848.57	\$ 1,797,396.16
Interest on mortgage loans			17,589.16
Interest on bonds and dividends on stocks			33,893.76
Interest from all other sources, 2 per cent daily balance		5,992.75	6,130.39
Sale of lodge supplies		2,313.78	2,313.78
Rewriting certificates		774.24	774.24
Premium surety bonds		2,877.40	2,877.49
License fees South Dakota lodges		54.50	54.50
Field work refunds		871.70	871.70
Local funds from suspended lodges		752.34	752.34
Advertising official paper		1,079.14	1,079.14
Gross increase by bringing bonds purchased below par in 1913 to book value at par			4,601.75

Total income

Disbursements

Death claims	\$ 920,084.31	
Permanent disability claims	26,461.54	
Sick and accident claims	21,566.50	
Old age benefits	29,198.50	
Total benefits paid	\$ 997,310.85	
Wolfe & Wolfe, Langan & Ballinger decree, Clinton county, Iowa, court, June 25, 1913, rate readjustment litigation		1,000.00
All other disbursements	10,904.87	1,083.46
Total disbursements	\$ 1,008,305.72	\$ 2,083.46

Amount forwarded from reserve to benefit fund	180,224.51	180,224.51
Balance	\$ 467,779.09	\$ 928,951.64
Death claims		\$ 920,084.31
Permanent disability claims		26,461.54
Sick and accident claims		21,566.50
Old age benefits		29,198.50
Total benefits paid		\$ 997,310.85
Commissions and fees paid to deputies and organizers	297,077.14	297,077.14
Salaries of officers and trustees	13,200.00	13,200.00
Salaries and other compensation of auditing committee	1,509.93	1,509.93
Salaries of office employees	51,114.72	51,114.72
Traveling and other expenses of officers, trustees and committees	1,112.37	1,112.37
Insurance department fees	781.50	781.50
Rent including light	6,134.77	6,134.77
Advertising, printing and stationery	12,088.04	12,088.04
Postage, express, telegraph and telephone	14,697.48	14,697.48
Lodge supplies	2,218.61	2,218.61
Official publication	17,490.47	17,490.47
Legal expenses in litigating claims	11,418.42	11,418.42
Other legal expenses	12,547.35	12,547.35
Furniture and fixtures	1,246.02	1,246.02
Wolfe & Wolfe, Langan & Ballinger, decree Clinton county Iowa court June 25, 1913, rate readjustment litigation	1,000.00	1,000.00
All other disbursements	27,158.94	39,237.27
Total disbursements	\$ 469,195.70	\$ 1,479,584.94
Balance	\$ 13,896.42	\$ 37,840.55
		\$ 1,448,467.70

Ledger Assets

Mortgage loans on real estate	\$ 817,300.00
Book value of bonds and stocks	1,035,899.99
Deposited in trust companies and banks on interest, 2 per cent daily balance	95,267.71
Total ledger assets	\$ 1,448,467.70

Non-Ledger Assets

Interest and rents due and accrued	28,301.29
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	157,300.00
Bonds and certificates of deposit, investment surplus general fund	\$ 61,222.10
Amount in deputies bond fund	190.00
	61,412.10
Gross assets	\$ 1,695,481.09
Total admitted assets	\$ 1,695,481.09

Liabilities

Death claims resisted	\$ 43,000.00
Death claims reported but not adjusted	85,125.00
Total death claims	\$ 128,125.00
Permanent disability claims reported but not yet adjusted	\$ 20,250.00
Total permanent disability claims	\$ 20,250.00
Sick and accident claims resisted	\$ 200.00
Sick and accident claims reported but not yet adjusted	2,900.00
Total sick and accident claims	\$ 3,100.00
Old age benefits reported but not yet adjusted (present worth)	37,334.90
Total unpaid claims	\$ 188,809.90
Salaries, rents, expenses, commissions, etc., due or accrued	9,281.06
Total liabilities	\$ 198,091.86

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	101,178	120,504,750.00
Benefit certificates written during the year	2,535	2,432,000.00
Benefit certificates increased during the year		61,500.00
Totals	103,713	\$122,998,250.00
Deduct terminated or deceased during the year	24,953	23,653,000.00
Total benefit certificates in force December 31, 1913	78,760	\$94,335,250.00
Business in Iowa During the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	16,578	\$ 21,796,750.00
Benefit certificates written during the year	146	142,750.00
Benefit certificates received by transfer during the year	1,200	1,457,250.00
Benefit certificates increased during the year		14,000.00
Totals	17,924	\$ 23,410,750.00
Deduct terminated or deceased during the year	3,678	4,728,750.00
Total benefit certificates in force December 31, 1913	14,246	\$ 18,682,000.00
Received during the year from members in Iowa:		
Mortuary, \$265,644.38; Reserve, \$6,277.70; Expense, \$78,402.10; total, \$350,414.18.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	127	\$ 153,000.00
Claims (face value) incurred during the year	811	938,807.37
Totals	938	\$ 1,091,807.37
Claims paid during the year	823	920,084.31
Balance	115	\$ 171,283.06
Saved by compromising or scaling down claims during the year	9	33,158.06
Claims rejected during the year	9	10,000.00
Claims unpaid December 31, 1913	106	\$ 128,125.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	23	\$ 27,500.00
Claims (face value) incurred during the year.....	131	150,575.00
Totals	154	\$ 187,375.00
Claims paid during the year.....	137	166,718.06
Balance	17	\$ 21,156.94
Saved by compromising or scaling down claims during the year	---	3,681.54
Claims rejected during the year.....	2	2,000.00
Claims unpaid December 31, 1913.....	15	\$ 16,125.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	41	\$ 22,500.00
Claims incurred during the year.....	50	32,000.00
Totals	91	\$ 54,500.00
Claims paid during the year.....	47	36,461.54
Balance	44	\$ 28,038.46
Claims rejected during year.....	9	4,500.00
Saved by compromising or scaling down claims during the year	---	288.46
Claims withdrawn during year.....	5	3,000.00
Claims unpaid December 31, 1913.....	30	\$ 20,250.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	11	\$ 6,500.00
Claims incurred during the year.....	13	9,000.00
Totals	24	\$ 15,500.00
Claims paid during the year.....	15	9,250.00
Balance	9	\$ 6,250.00
Claims rejected during year.....	2	1,000.00
Saved by compromising or scaling down claims during the year	---	250.00
Claims withdrawn during year.....	1	500.00
Claims unpaid December 31, 1913.....	6	\$ 4,500.00

Exhibit of Sick and Accident Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	39	\$ 5,125.00
Claims incurred during the year.....	171	20,568.50
Totals	210	\$ 25,693.50
Claims paid during the year.....	160	21,568.50
Claims rejected, withdrawn and saved by compromise during year	18	4,055.00
Claims unpaid December 31, 1913.....	23	\$ 3,100.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	5	\$ 1,750.00
Claims incurred during the year.....	30	3,750.00
Totals	35	\$ 5,500.00
Claims paid during the year.....	19	3,800.00
Claims rejected, withdrawn and saved by compromise during the year	2	550.00
Claims unpaid December 31, 1913.....	4	\$ 1,150.00

Exhibit of Old Age and Other Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	49	\$ 35,200.00
Claims incurred during the year.....	116	34,544.40
Totals	165	\$ 69,837.40
Claims paid during the year.....	107	29,198.50
Balance	58	\$ 40,638.90
Saved by compromising or scaling down claims during the year	---	1,179.00
Claims withdrawn during the year.....	2	2,125.00
Claims unpaid December 31, 1913.....	55	\$ 37,334.90

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	38	\$ 27,036.60
Claims incurred during the year	96	28,263.80
Totals	134	\$ 55,300.40
Claims paid during the year.....	86	22,641.50
Balance	48	\$ 32,658.90
Claims withdrawn during the year.....	3	2,125.00
Claims unpaid December 31, 1913.....	45	\$ 30,533.90

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—2,552.

How often are meetings of the subordinate branches required to be held?

Answer—They should meet at least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected to attend the congressional district convention, at which delegates are elected to the supreme lodge meeting.

What is the basis of representation in the governing body?

Answer—One delegate to every 50 members, with one delegate for each lodge, irrespective of size, to congressional convention.

How often are regular meetings of the governing body held?

Answer—Every four years.

When was the last regular meeting of the governing body held?

Answer—August 8, 9, 10, and 11, 1911.

How many members of governing body attended the last regular meeting?

Answer—208.

How many of same were delegates of the subordinate branches?

Answer—122.

When and by whom are the officers elected?

Answer—By the delegates to the supreme lodge every four years.

Are assessments graded on any table of mortality?

Answer—Yes; except for members who joined prior to October 1, 1911, and who have not transferred to new rates.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—National Fraternal Congress table of mortality. Levied on age of entry for new members; for members joining prior to October 1, 1911, two to five years less than attained age.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Attained age. Based on level rate plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C. table, 4 per cent interest. Abb Landis, actuary.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

If so, give full particulars.

Answer—Members on the N. F. C. rates make a combined contribution from each of the first 12 monthly combined contributions paid by the members on each certificate.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

If so, give all the facts relating thereto.

Answer—On certain certificates, at 70th birthday anniversary a member has the right to surrender such certificate and take the then value of such certificate in cash as an old age disability benefit.

How many assessments were collected during the year?

Answer—Mortuary, 12, and 2 extra assessments for members on old rates; emergency or reserve, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary, \$117,600.00; emergency or reserve, \$1,900.00; expense, \$17,500.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—5 cents per month on each \$1,000.00 insurance in force is required which can only be used to pay claims in excess of 6 per 1,000 members in any one year. Deposited in City National bank, Mason City, Iowa, until invested in mortgages or bonds.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 307; Minnesota, 235; Missouri, 313; Nebraska, 102; Kansas, 53; South Dakota, 96; Michigan, 177; North Dakota, 71; Oregon, 39; Washington, 41; California, 18; Colorado, 36; Idaho, 16; Montana, 22; Wyoming, 4; Wisconsin, 124; Texas, 236; Illinois, 120; Kentucky, 58; Maryland, 20; Oklahoma, 79; Pennsylvania, 6; New Mexico, 8; West Virginia, 11; Georgia, 15; Delaware, 6; Tennessee, 5; Utah, 1; New Jersey, 1; Ohio, 41.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1913, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—All bonds and mortgages deposited with auditor of state, Des Moines, Iowa, as provided by laws of Iowa.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

MODERN WOODMEN OF AMERICA

President, R. R. Talbot. Secretary, C. W. Hawes.
Incorporated May 5th, 1884. Commenced Business January 2, 1883.
Home Office, Corner 15th Street and 3d Avenue, Rock Island, Ill.

Balance From Previous Year

Mortuary fund	-----	\$11,087,738.94
Expense funds	-----	960,081.94
Total	-----	\$12,077,770.88

Income

All other assessments or premiums	\$12,443,215.45	\$12,443,215.45
Dues and per capita tax	\$ 1,149,826.95	1,149,826.95
Other payments by members, viz.:		
M. W. A. sanatorium donations	606.34	606.34
Total received from members	\$12,443,215.45	\$ 1,150,433.29 \$13,593,648.74
Deduct payments returned to applicants and members	5,478.20	5,478.20
Net amount received from members	\$12,443,215.45	\$ 1,144,955.09 \$13,588,170.54
Interest on bonds and dividends on stocks, less \$13,755.93 accrued interest on bonds acquired during 1913	407,756.18	407,756.18

Interest from all other sources	48,217.33	19,824.43	68,041.78
Gross rents from association's property, including \$12,000.00 for association's occupancy of its own buildings		13,132.00	13,132.00
Sale of lodge supplies		63,510.10	63,510.10
Partial refund death claim No. 63,567	450.00		450.00
1912 cancelled order	2,000.00		2,000.00
Certificate fees		11,725.25	11,725.25
Advertising (official paper)		27,007.16	27,007.16
Sanitorium chattel property		27,753.50	27,753.50
Profit on sale of bonds	29.29		29.29
Increase by adjustment in book value of bonds	275.07		275.07
Total income	\$12,901,943.32	\$ 1,307,907.53	\$14,209,850.87

Disbursements

Death claims	\$11,966,336.72	\$11,966,336.72
Total benefits paid	\$11,966,336.72	\$11,966,336.72
Salaries of deputies and organizers	\$ 424,411.08	424,411.08
Salaries of officers and trustees	22,500.00	22,500.00
Other compensation of officers and trustees	30,000.00	30,000.00
Salaries and other compensation of committees	10,250.00	10,250.00
Salaries of office employees	156,920.30	156,920.30
Salaries and fees paid to supreme medical examiners	24,442.97	24,442.97
Salaries and fees paid to subordinate medical examiners	1,530.96	1,530.96
Traveling and other expenses of officers, trustees and committees	21,000.72	21,000.72
Insurance department fees	2,392.79	2,392.79
Rent, including \$13,000.00 for association's occupancy of its own buildings	15,400.00	15,400.00
Advertising, printing and stationery	2,346.73	2,346.73
Postage, express, telegraph and telephone	22,219.25	22,219.25
Lodge supplies	54,674.44	54,674.44
Official publication	114,112.42	114,112.42
Expense of supreme meeting	5,168.40	5,168.40
Legal expense in litigating claims	48,214.48	48,214.48
Other legal expenses:		
Salaries of general attorneys	13,200.00	13,200.00
Furniture, fixtures and library	6,344.21	6,344.21
Taxes, repairs and other ex-		

penses on real estate	5,922.86	5,922.86
Decrease by adjustment in book value of bonds	18,840.56	18,840.56
All other disbursements	356,339.60	356,339.60
Total disbursements	\$11,985,177.28	\$ 1,327,397.22
Balance	\$12,044,504.98	\$ 970,542.27
Increased by transfers	7,877.85	7,877.85
Balance	\$12,004,504.98	\$ 978,420.12
Decreased by transfers	7,887.85	7,877.85
Balance	\$11,996,627.13	\$ 978,420.12
		\$12,075,047.25

Ledger Assets

Book value of real estate	\$ 829,100.16
Book value of bonds	9,723,247.19
Deposited in trust companies and banks on interest	2,422,699.90
Total ledger assets	\$12,075,047.25

Non-Ledger Assets

Interest and rents due and accrued	175,444.03
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	1,025,000.00
Supply and paper stock inventory	\$ 30,272.47
Printing plant inventory	90,202.69
Furniture	128,650.38
Library	8,536.55
Sanitorium chattel property	52,052.91
Total non-ledger assets	\$18,715.00
Gross assets	\$14,494,206.28

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	\$ 270,551.27
Supply paper stock, printing plant, furniture, library and sanitorium chattel property	818,715.00
Total admitted assets	\$13,895,940.01

Liabilities

Death claims due and unpaid	\$ 241,565.15
Death claims resisted	104,500.00
Death claims reported but not adjusted	651,000.00
Total death claims	\$ 1,087,065.15
Total unpaid claims	\$ 1,087,065.15
Salaries, rents, expenses, commissions, etc., due or accrued	54,884.40
162 death claims incurred in 1913 not reported until 1914, to and including January 31, 1914	264,000.00
Total liabilities	\$ 1,405,949.55

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	962,966	\$1,545,759.00
Benefit certificates written during the year	32,556	39,455.00
Benefit certificates increased during the year		3,278,500
Totals	995,522	\$1,588,492.50
Deduct terminated or deceased during the year	87,090	131,090.00
Total benefit certificates in force December 31, 1913	908,432	\$1,457,402.50

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	81,676	\$ 138,355.00
Benefit certificates written during the year	414	549.50
Benefit certificates increased during the year		130.00
Totals	82,090	\$ 139,034.50
Deduct terminated or deceased during the year	5,150	8,262.00
Total benefit certificates in force December 31, 1913	76,940	\$ 130,772.50
Received during the year from members in Iowa:		
Mortuary, \$1,109,085.05; expense, \$100,058.90; total, \$1,209,144.55.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	672	\$ 1,095,748.55
Claims (face value) incurred during the year	6,999	12,137,500.00
Previously dropped, reinstated	3	6,000.00
Totals	7,674	\$13,239,248.55
Claims paid during the year	6,980	11,966,336.72
Balance	694	\$ 1,272,911.83
Saved by compromising or scaling down claims during the year		114,346.68
Claims rejected during the year	48	71,500.00
Claims unpaid December 31, 1913	646	\$ 1,087,065.15

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	53	\$ 83,750.00
Claims (face value) incurred during the year	541	999,500.00
Totals	594	\$ 1,083,250.00
Claims paid during the year	546	996,631.70
Balance	48	\$ 86,618.30
Saved by compromising or scaling down claims during the year		5,785.00
Claims rejected during the year	5	11,000.00
Claims unpaid December 31, 1913	43	\$ 74,833.80

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—14,189.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected from and by the membership; a local camp elects delegates to county camp, which elects delegates to state camp, which elects delegates to head camp.

What is the basis of representation in the governing body?

Answer—One delegate for each 2,250 members or major fraction thereof.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—June 20, 1911, adjourned session thereof January 23, 1912.

How many members of governing body attended the last regular meeting?

Answer—788.

How many of same were delegates of the subordinate branches?

Answer—778.

When and by whom are the officers elected?

Answer—At the head camp by a majority of the delegates.

Are assessments graded on any table of mortality?

Answer—No.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Twelve.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary, \$1,025,000.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By payments of benefit assessments and interest accretions thereto. Disbursed only to pay death losses.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 1,582; Iowa, 960; Wisconsin, 768; Kansas, 786; Nebraska, 586; Minnesota, 687; Michigan, 544; South Dakota, 313; Missouri, 1,003; Indiana, 576; Ohio, 392; West Virginia, 205; Pennsylvania, 337; Wyoming, 49; Montana, 113; Idaho, 105; Washington, 229; Oregon, 117; California, 218; Colorado, 170; Oklahoma, 554; Maryland, 93; New Jersey, 82; New York, 488; Connecticut, 79; Rhode Island, 24; Vermont, 132; Maine, 109; Utah, 27; Nevada, 6; Virginia, 228; Kentucky, 431; Arizona, 14; District of Columbia, 9; Tennessee, 372; Texas, 584; North Carolina, 180; New Mexico, 86; Arkansas, 274; Manitoba, 21; Saskatchewan, 54; Alberta, 61; British Columbia, 22; Mississippi, 119; North Dakota, 323; Alabama, 85; Georgia, 23; New Hampshire, 6; Florida, 6; total, 14,189.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the Association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

MUTUAL BENEFIT DEPARTMENT—ORDER OF RAILWAY CONDUCTORS OF AMERICA

President, A. B. Garretson.

Secretary, C. E. Whitney.

Home Office, Corner 3d Avenue and 3d Street, Cedar Rapids, Iowa.

Balance From Previous Year

Mortuary funds	\$ 635,359.15	
Reserve funds	1,018,367.34	
Expense funds	37,879.84	
Total		\$ 1,691,606.33

Income

All other assessments or premiums	\$ 1,237,271.00	\$ 83,145.00
Total received from members	\$ 1,237,271.00	\$ 83,145.00
Deduct payments returned to applicants and members	794.00	
Net amount received from members	\$ 1,236,477.00	\$ 83,145.00
Interest on bonds		41,408.96
Total income	\$ 1,237,271.00	\$ 124,553.96
Membership fees actually received	\$ 19,024.00	\$ 19,024.00
All other assessments or premiums		1,240,416.00
Forfeiture fees	1,887.00	1,887.00
Total received from members	\$ 20,911.00	\$ 1,861,327.00
Deduct payments returned to applicants and members	273.00	1,067.00
Net amount received from members	\$ 20,638.00	\$ 1,860,260.00
Interest on bonds		41,408.96
Interest from all other sources	16,296.29	16,296.29
Advanced assessments repaid on death claims	412.00	412.00
Cancelling outstanding voucher	22.47	22.47
Total income	\$ 37,368.76	\$ 1,418,459.72

Disbursements

Death claims	\$ 1,074,000.00	
Permanent disability claims	61,000.00	
Total benefits paid	\$ 1,135,000.00	
Balance	\$ 756,836.15	\$ 1,143,481.30
Death claims		\$ 1,074,000.00
Permanent disability claims		61,000.00
Total benefits paid		\$ 1,135,000.00
Salaries of officers and trustees	\$ 3,900.00	3,900.00
Salaries of office employees	11,206.84	11,206.84
Salaries and fees paid to supreme medical examiners	800.00	800.00
Salaries and fees paid to subordinate medical examiners	60.00	60.00
Rent	1,300.00	1,300.00
Printing and stationery	2,620.80	2,620.80
Postage, express, telegraph and telephone	7,663.37	7,663.37
Legal expense in litigating claims	1,028.02	1,028.02
Other legal expenses	300.00	300.00
All other disbursements	1,152.66	1,152.66
Total disbursements	\$ 20,061.69	\$ 1,165,061.69
Balance	\$ 45,156.91	\$ 1,945,474.36

Ledger Assets

Book value of bonds	\$ 1,115,803.22	
Deposited in trust companies and banks on interest	153,819.71	
Cash deposited in banks (not on interest)	675,851.43	
Total ledger assets		\$ 1,945,474.36

Liabilities

Death claims due and unpaid	\$ 19,000.00	
Death claims adjusted not yet due	53,000.00	
Death claims resisted	50,000.00	
Total death claims		\$ 121,000.00
Permanent disability claims reported but not yet adjusted	\$ 20,000.00	
Total permanent disability claims		20,000.00
Total unpaid claims		\$ 141,000.00
Advance assessments		19,706.50
Total liabilities		\$ 160,706.50

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	44,662	\$63,047,000.00
Benefit certificates written during the year	5,215	9,475,500.00
Totals	49,877	\$72,522,500.00
Deduct terminated or deceased during the year	3,916	8,804,500.00
Total benefit certificates in force December 31, 1913	45,961	\$63,718,000.00

IOWA INSURANCE REPORT

Business in Iowa During the Year

	Number	Amount
Benefit certificates written during the year.....	137	\$ 264,000.00
Deduct terminated or deceased during the year.....	14	28,000.00
Total benefit certificates in force December 31, 1913	1,295	\$ 2,497,000.00

Exhibit of Death Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	67	\$ 142,000.00
Claims (face value) incurred during the year.....	557	1,063,000.00
Totals	624	\$ 1,205,000.00
Claims paid during the year.....	556	1,074,000.00
Balance	68	\$ 131,000.00
Claims unpaid December 31, 1913.....	68	\$ 131,000.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	14	\$ 28,000.00

Exhibit of Permanent Disability Claims

Total Claims		
	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	0	\$ 11,000.00
Claims incurred during the year.....	34	70,000.00
Totals	40	\$ 81,000.00
Claims paid during the year.....	31	61,000.00
Balance	9	\$ 20,000.00
Claims unpaid December 31, 1913.....	9	\$ 20,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—Benefit department, auxiliary to Order of Railway Conductors, and have no subordinate lodges, only one (1) office, the general office, located at Cedar Rapids, Iowa.

How often are meetings of the subordinate branches required to be held?

Answer—Optional with local divisions, some meeting every week, others twice a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By regular elected delegates.

What is the basis of representation in the governing body?

Answer—One delegate to each subordinate division.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—May 12, 1913.

How many members of governing body attended the last regular meeting?

Answer—Six hundred twenty-three (623).

How many of same were delegates of the subordinate branches?

Answer—Five hundred ninety-nine (599).

When and by whom are the officers elected?

Answer—By delegates at each convention by secret ballot.

ORDER OF RAILWAY CONDUCTORS OF AMERICA

Are assessments graded on any table of mortality?

Answer—No.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Assessments of \$16.00 per \$1,000.00 of insurance carried is levied, regardless of age, the applicant being limited in the amount he may carry by his age at the time he becomes a member of the department.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, fifteen (15); emergency or reserve, one (1).

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$85,000.00; emergency or reserve, \$85,000.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—One assessment each year of one dollar per \$1,000.00 of insurance carried; can only be used as required by law.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa. The mutual benefit department has no agents or agencies outside of the general office, located at Cedar Rapids, Iowa. Business with the department conducted direct with the member from the general office.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

MUTUAL PROTECTIVE LEAGUE

President, J. R. Paisley.

Secretary, H. W. Shafer.

Incorporated April 15, 1897.

Commenced Business April 15, 1897.

Home Office, Decatur, Ill.

Balance From Previous Year

Mortuary funds	\$ 174,489.30
Building funds	20,000.00
Expense funds	4,658.83
Total	\$ 199,148.13

Income

Assessments or premiums during first 12 months of which all or an extra percentage is used for expense	\$ 44,663.79
All other assessments or premiums	\$ 259,342.20
Other payments by members, viz.:	
Fees change certificate	268.25
From all other sources, viz.:	
Total received from members	\$ 259,342.20
Deduct payments returned to applicants and members	477.88
Net amount received from members	\$ 258,864.32
Interests on mortgage loans	5,027.57
Interest on bonds and dividends on stocks	546.81
Interest from all other sources	743.92
Sale of lodge supplies	1,549.50
Miscellaneous	\$ 25.00
Profit on bonds	24.10
Total income	\$ 265,206.72
	\$ 20,025.00
	\$ 115,186.75
	\$ 115,186.75

Disbursements

Death claims	\$ 241,140.30
Permanent disability claims	1,120.00
Total benefits paid	\$ 242,260.30

Commissions and fees paid to deputies and organizers	\$ 75,315.22
Salaries of officers and trustees	15,273.15
Salaries of office employees	11,890.32
Salaries and fees paid to supreme medical examiners	3,416.00
Insurance department fees	134.00
Advertising, printing and stationery	1,260.76
Postage, express, telegraph and telephone	2,920.83
Lodge supplies	3,832.09
Official publication	2,437.86
Legal expense in litigating claims	964.49
Furniture and fixtures	70.27
Taxes, repairs and other expenses on real estate	132.80
All other disbursements	2,050.63
Total disbursements	\$ 242,260.30
Balance	\$ 197,420.03
	\$ 20,025.00
	\$ 647.07
	\$ 218,101.70

Ledger Assets

Book value of real estate	\$ 18,255.50
Mortgage loans on real estate	99,488.58
Book value of bonds and stocks	10,144.30
Deposited in trust companies and banks on interest	87,312.27
Cash in association's office, \$2,030.96	2,900.96
Total ledger assets	\$ 218,101.70

Non-Ledger Assets

Interest and rents due and accrued	7,290.04
Market value of real estate over book value	1,744.41
Market value of bonds and stocks over book value	55.70
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	20,707.00
All other assets	55,791.45
Gross assets	\$ 812,001.20

Deduct Assets Not Admitted

Balance due from organizers not secured by bonds	\$ 44,291.45
Office furniture and supplies	11,500.00
	55,791.45
Total admitted assets	\$ 256,809.84

Liabilities

Death claims resisted	\$ 4,000.00
Death claims reported but not adjusted	48,000.00
Total death claims	\$ 52,000.00
Permanent disability claims reported but not yet adjusted	40.00
Total unpaid claims	\$ 52,040.00
Salaries, rents, expenses, commissions, etc., due or accrued	3,275.20
Total liabilities	\$ 55,315.20

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	25,958	\$28,985,352.00
Benefit certificates written during the year	4,315	4,246,052.00
Benefit certificates increased during the year	-----	7,500.00
Totals	30,273	\$33,238,904.00
Deduct terminated or deceased during the year	6,059	6,347,019.00
Total benefit certificates in force December 31, 1913	24,214	\$26,891,885.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	909	\$ 1,005,800.00
Benefit certificates written during the year	265	262,000.00
Totals	1,174	\$ 1,267,800.00
Deduct terminated or deceased during the year	313	302,800.00
Total benefit certificates in force December 31, 1913	861	\$ 965,000.00
Received during the year from members in Iowa:		
Mortuary, \$8,222.31; expense, \$5,536.79; total, \$13,759.10.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	45	\$ 53,600.00
Claims (face value) incurred during the year	202	249,100.00
Totals	247	\$ 302,700.00
Claims paid during the year	203	241,146.39
Balance	44	\$ 61,553.61
Saved by compromising or scaling down claims during the year	-----	6,653.61
Claims unpaid December 31, 1913	44	\$ 52,900.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	3	\$ 5,900.00
Claims (face value) incurred during the year	8	8,000.00
Totals	11	\$ 13,900.00
Claims paid during the year	10	12,225.81
Balance	1	\$ 1,674.19
Saved by compromising or scaling down claims during the year	-----	674.19
Claims unpaid December 31, 1913	1	\$ 1,000.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	2	\$ 115.00
Claims incurred during the year	11	1,045.00
Totals	13	\$ 1,160.00
Claims paid during the year	12	1,120.00
Balance	1	\$ 40.00
Claims unpaid December 31, 1913	1	\$ 40.00

Iowa Claims

	Number	Amount
Claims incurred during the year	1	\$ 40.00
Claims paid during the year	1	\$ 40.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—552.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly or oftener.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by the members.

What is the basis of representation in the governing body?

Answer—Two or more representatives for each elective officer.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—April, 1911.

How many members of governing body attended the last regular meeting?

Answer—33.

How many of same were delegates of the subordinate branches?

Answer—23.

When and by whom are the officers elected?

Answer—Quadrennially by members of supreme body.

Are assessments graded on any table of mortality?

Answer—N. F. C. table.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Both.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Society issues term rate and level premium certificates.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C. table, 4 per cent; 12 assessments; T. C. Rafferty, Philadelphia, Pa.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—First year payment on new members.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

If so, give all the facts relating thereto.

Answer—Old age benefits, after 70 years.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$21,205.64; expense, \$3,501.45.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By assessments and interest; payment of death and disability claims.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 331; Missouri, 109; Kansas, 14; Oklahoma, 17; Iowa, 19; Nebraska, 3; Colorado, 10; Kentucky, 14; Arkansas, 18; Indiana, 15; California, 2.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

MYSTIC TOILERS

President, W. H. Antes. Secretary, J. F. Taake.
Incorporated February 3, 1899. Commenced Business March 15, 1899.
Home Office 4th and Locust Streets, Des Moines, Iowa.

Balance From Previous Year

Mortuary funds	\$	108.22
Reserve funds		152,208.40
Expense funds		556.46
Total	\$	152,873.08

Income

All other assessments or premiums	\$	38,539.70
Total received from members	\$	38,539.70
Net amount received from members	\$	38,539.70
Interest on mortgage loans		8,425.29
Interest from all other sources		298.33
Total income	\$	38,539.70
Membership fees actually received	\$	637.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense		2,754.85
All other assessments or premiums		10,182.00
Dues and per capita tax		4,759.25
Total received from members	\$	18,333.70
Net amount received from members	\$	18,333.70

MYSTIC TOILERS

Interest on mortgage loans		8,425.29
Interest from all other sources		298.33
Sale of lodge supplies	322.05	322.05
From all other sources, viz.:		
Surety bond fees	167.50	167.50
Total income	\$	18,823.25
	\$	66,060.62
	\$	66,060.62

Disbursements

Death claims	\$	24,939.95
Sick and accident claims		475.00
Total benefits paid	\$	25,414.95
Commissions and fees paid to deputies and organizers	\$	5,307.52
Salaries of deputies and organizers		500.00
Salaries of officers and trustees		6,310.00
Salaries and other compensation of committees		20.00
Salaries of office employees		2,538.00
Salaries and fees paid to supreme medical examiners		302.75
Traveling and other expenses of officers, trustees and committees		708.93
Insurance department fees		286.00
Rent including association's occupancy of its own buildings		660.00
Advertising, printing and stationery		460.00
Postage, express, telegraph and telephone		678.17
Lodge supplies		15.75
Official publication		672.00
Legal expense in litigating claims		318.25
All other disbursements		372.36
Total disbursements	\$	44,405.28
Balance	\$	174,494.42

Ledger Assets

Mortgage loans on real estate	\$	170,460.00
Deposited in trust companies and banks on interest		4,028.42
Total ledger assets	\$	174,494.42

Non-Ledger Assets

Interest and rents due and accrued		4,946.50
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		4,800.00
Gross assets	\$	184,240.92
Total admitted assets	\$	184,240.92

IOWA INSURANCE REPORT

Liabilities

Death claims resisted	\$ 650.00
Total death claims	\$ 650.00
Total unpaid claims	\$ 650.00
Total liabilities	\$ 650.00

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	3,145	\$ 3,433,250.00
Benefit certificates written during the year	785	827,000.00
Totals	3,930	\$ 4,260,250.00
Deduct terminated or deceased during the year	729	763,750.00
Total benefit certificates in force December 31, 1913	3,201	\$ 3,496,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	2,452	\$ 2,646,500.00
Benefit certificates written during the year	71	77,500.00
Totals	2,523	\$ 2,724,000.00
Deduct terminated or deceased during the year	125	124,500.00
Total benefit certificates in force December 31, 1913	2,398	\$ 2,599,500.00

Received during the year from members in Iowa:
Mortuary, \$31,106.80; expense, \$12,346.20; total, \$43,453.00.

Exhibit of Death Claims

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	28	\$ 31,000.00
Claims paid during the year	28	31,000.00

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	22	\$ 25,000.00
Claims paid during the year	22	25,000.00

Exhibit of Sick and Accident Claims

Total Claims

	Number	Amount
Claims incurred during the year	11	\$ 475.00
Claims paid during the year	11	475.00

Iowa Claims

	Number	Amount
Claims incurred during the year	6	\$ 250.00
Claims paid during the year	6	250.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—128.

How often are meetings of the subordinate branches required to be held?

Answer—Weekly, semi-monthly, monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Representatives elected by delegates.

MYSTIC TOILERS

What is the basis of representation in the governing body?

Answer—Two for each state and one additional for each 3,000 members.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—1910.

How many members of governing body attended the last regular meeting?

Answer—24.

How many of same were delegates of the subordinate branches?

Answer—All of them.

When and by whom are the officers elected?

Answer—Supreme representatives of supreme council.

Are assessments graded on any table of mortality?

Answer—No.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—Not to exceed \$3.00 per \$1,000.00 of insurance, general fund.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—First 12 months.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary, \$3,300.00; expense, \$1,500.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Certificate deductions and interest to pay death losses.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 86; Minn, 9; Kansas, 5; South Dakota, 1; Nebraska, 2; Missouri, 14; Texas, 3; Colorado, 1; Utah, 1; Idaho, Wyoming, Washington, California and Oklahoma, Montana, 6.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1913, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

MYSTIC WORKERS OF THE WORLD

Supreme Master, J. Ross Mickey. Supreme Secretary, John R. Walsh.
 Incorporated February 24, 1890. Commenced Business, February 24, 1896.
 Home Office, Fulton, Illinois.

Balance From Previous Year

Mortuary funds	\$ 6,562.32
Reserve funds	561,238.27
Interest funds	2,648.37
Building fund	15,921.32
Contingent fund	242.07
Expense funds	12,411.85
Total	\$ 590,024.20

Income

All other assessments or premiums	\$ 768,013.39
Total received from members	\$ 768,013.39
Deduct payments returned to applicants and members	63.91
Net amount received from members	\$ 767,949.48
Premium	\$ 512.75
Total income	\$ 767,949.48 \$ 512.75
Interest on mortgage loans	\$ 11,906.57
Interest on bonds and dividends on stocks less \$2,008.33	17,430.03
Interest from all other sources	2,386.06 \$ 42.20
Total income	\$ 31,732.56 \$ 42.20
All other assessments or premiums	\$ 768,013.39
Dues and per capita tax	\$ 272.90 272.90
Other payments by members, viz.:	
Certificate fees	7,931.45 7,931.45
Total received from members	\$ 8,204.35 \$ 776,217.74
Net amount received from members	\$ 8,191.06 \$ 776,140.54

MYSTIC WORKERS OF THE WORLD

Interest on mortgage loans	11,906.57
Interest on bonds and dividends on stocks less \$2,008.33	17,430.03
Interest from all other sources	2,428.26
Sale of lodge supplies	2,567.86
Surety bond premium	1,406.06
Miscellaneous	112.92
Premium	512.75
Total income	\$ 12,278.82 \$ 812,505.91 \$ 812,505.91

Disbursements

Death claims	\$ 524,718.35 \$ 524,718.35
Sick and accident claims	28,050.00 28,050.00
Old age benefits	350.00 350.00
Total benefits paid	\$ 553,118.35 \$ 553,118.35
Old age benefits	350.00
Total benefits paid	\$ 553,118.35
Benefit fund expense	324.23
Total disbursements	\$ 553,442.58
Death claims	\$ 524,718.35
Sick and accident claims	28,050.00
Old age benefits	350.00
Total benefits paid	\$ 553,118.35
Commissions and fees paid to deputies and organizers	27,022.50 27,022.50
Salaries of deputies and organizers	9,288.50 9,288.50
Other field work expense	11,045.44 11,045.44
Salaries of officers and trustees	6,275.69 6,275.69
Salaries and other compensation of committees	1,544.37 1,544.37
Salaries of office employees	\$ 771.35 8,344.43 9,115.78
Supreme office expense	50.00 492.75 542.75
Office expense	337.07 337.07
Traveling and other expenses of officers, trustees and committees	1,702.93 1,702.93
For collection and exchange	4.10 4.10
Insurance department fees	116.00 116.00
Rent including association's occupancy of its own buildings	150.00 150.00
Advertising, printing and stationery	3,390.81 3,390.81
Postage, express, telegraph and telephone	297.24 2,504.89 2,802.13
Lodge supplies	1,764.23 1,764.23
Official publication	5,305.59 5,305.59
Supplies office use	640.71 640.71
Legal expense in litigating claims	536.25 536.25
Other legal expenses	105.20 105.20

Furniture and fixtures.....	991.70	991.70
Taxes, repairs and other expenses on real estate.....	17.80	17.80
Benefit fund expense.....		324.23
All other disbursements.....	13,959.63	13,959.63
Total disbursements.....	\$ 658,541.76	\$ 658,541.76

Ledger Assets

Book value of real estate.....	\$ 15,991.66
Mortgage loans on real estate.....	199,100.00
Loans secured by pledge of bonds, stocks or other collateral.....	409,973.40
Book value of bonds and stocks.....	127,550.35
Deposited in trust companies and banks on interest.....	372.94
Total ledger assets.....	\$ 752,988.35

Non-Ledger Assets

Interest and rents due and accrued.....	14,556.31
Market value of bonds and stocks over book value.....	6,791.35
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	65,630.37
Library inventory.....	\$ 813.00
Furniture and fixture inventory.....	5,390.00
Supply inventory.....	1,750.00
	94,931.03
Gross assets.....	\$ 847,919.38

Deduct Assets Not Admitted

Inventories.....	7,953.00
Total admitted assets.....	\$ 839,966.38

Liabilities

Death claims due and unpaid.....	\$ 440.05
Death claims resisted.....	12,000.00
Death claims reported but not adjusted.....	81,700.00
Total death claims.....	\$ 94,140.05
Sick and accident claims reported but not yet adjusted.....	\$ 2,675.00
Total sick and accident claims.....	2,675.00
Total unpaid claims.....	\$ 96,815.05
Salaries, rents, expenses, commissions, etc., due or accrued; salaries, \$345.83; commission, \$7,876.84.....	8,222.67
Taxes due or accrued.....	8,618.67
Total liabilities.....	\$ 113,656.39

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....		73,189	\$92,230,325.00
Benefit certificates written during the year.....		6,501	7,439,500.00
Benefit certificates increased during the year.....			47,000.00
Totals.....		79,690	\$99,716,825.00
Deduct terminated or deceased during the year.....		5,403	6,431,225.00
Total benefit certificates in force December 31, 1913.....		74,287	\$93,285,600.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	7,145	\$ 9,228,075.00
Benefit certificates written during the year.....	424	493,500.00
Received by transfer.....	21	27,500.00
Benefit certificates increased during the year.....		2,000.00
Totals.....	7,590	\$ 9,751,075.00
Deduct terminated or deceased during the year.....	470	565,125.00

Total benefit certificates in force December 31, 1913..... 7,120 \$ 9,185,950.00
 Received during the year from members in Iowa:
 Mortuary, \$66,068.50; expense, \$12,737.38; total, \$78,805.88.

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	59	\$ 69,890.05
Claims reopened.....	1	1,000.00
Claims (face value) incurred during the year.....	475	588,000.00
Totals.....	535	\$ 658,890.05
Claims paid during the year.....	457	524,718.85
Balance.....	78	\$ 124,171.70
Saved by compromising or scaling down claims during the year.....		36,031.65
Claims rejected during the year.....	3	4,000.00
Claims unpaid December 31, 1913.....	75	\$ 94,140.05

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	5	\$ 5,000.00
Claims (face value) incurred during the year.....	48	56,400.00
Totals.....	41	\$ 61,400.00
Claims paid during the year.....	7	\$ 10,950.00
Balance.....		2,000.00
Saved by compromising or scaling down claims during the year.....		
Claims unpaid December 31, 1913.....	7	\$ 8,050.00

Exhibit of Sick and Accident Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	25	\$ 3,050.00
Claims incurred during the year.....	300	31,700.00
Totals	325	\$ 34,750.00
Claims paid during the year.....	272	28,050.00
Claims rejected	31	4,025.00
Claims unpaid December 31, 1913.....	22	\$ 2,675.00
Iowa Claims		
	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	3	\$ 250.00
Claims incurred during the year	25	2,675.00
Totals	28	\$ 2,925.00
Claims paid during the year.....	26	2,725.00
Rejected	1	100.00
Claims unpaid December 31, 1913.....	1	\$ 100.00

Exhibit of Old Age and Other Claims

	Total Claims	Number	Amount
Claims incurred during the year.....		4	\$ 350.00
Claims paid during the year.....		4	350.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,026.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—One for each lodge and one for each hundred or major fraction.

What is the basis of representation in the governing body?

Answer—Membership of each lodge.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—June, 1912.

How many members of governing body attended the last regular meeting?

Answer—611.

How many of same were delegates of the subordinate branches?

Answer—692.

When and by whom are the officers elected?

Answer—Biennially at supreme lodge meetings.

Are assessments graded on any table of mortality?

Answer—No.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—12 assessments. Abb Landis, Actuary.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—Yes, mortuary.

If so, what amount and for what purpose?

Answer—15 per cent for expenses of society.

Is any portion of assessments paid by new members used for expenses?

Answer—15 per cent, same on all.

If so, give full particulars.

Answer—Same as on old members.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary, \$65,630.37; expense, 15 per cent of mortuary.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Scaling amount of certificates on short term deaths.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 409; Wisconsin, 164; Iowa, 116; Michigan, 115; Missouri, 92; Minnesota, 48; Texas, 41; Kansas, 32; Nebraska, 9.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

NATIONAL COUNCIL OF THE KNIGHTS AND LADIES OF SECURITY

President, W. B. Kirkpatrick.
Incorporated February 22, 1892.

Secretary, J. V. Abrahams.
Commenced Business February 22, 1892.
Home Office, 701 Kansas Ave., Topeka, Kansas.

Balance From Previous Year

Mortuary funds	\$ 13,370.50
Reserve funds	1,930,372.92
Expense funds	44,463.86
Total	\$ 1,997,907.37

Income

All other assessments or premiums.....	\$ 1,406,964.17	
All other payments by members, viz.:		\$ 222,269.50
Reserve fund		
Total received from members.....	\$ 1,406,964.17	\$ 222,269.50
Interest on mortgage loans.....		58,306.58
Interest on bonds and dividends on stocks		25,990.87
Interest from all other sources.....		7,876.92
Total income	\$ 1,406,964.17	\$ 314,443.87
Assessments or premiums during first 6 months of membership of which all or an extra percentage is used for expense	\$ 108,846.29	\$ 108,846.29
All other assessments or premiums	236,745.73	1,406,964.17
Dues and per capita tax.....		236,745.73
Other payments by members, viz.:		222,269.50
Reserve fund		
Total received from members	\$ 345,592.02	\$ 1,074,825.00

Interest on mortgage loans.....		58,306.58	
Interest on bonds and dividends on stocks.....		25,990.87	
Interest from other sources.....		7,870.92	
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings.....	\$ 27,404.95	27,404.95	
Sale of lodge supplies.....	2,814.21	2,814.21	
Certificate fees.....	1,626.50	1,626.50	
General fund bond interest.....	825.00	825.00	
Miscellaneous items, returned general fund.....	433.56	433.56	
Total income.....	\$ 27,404.95	\$ 351,291.39	\$ 2,100,164.28

Disbursements

Death claims.....		\$ 1,307,263.84	
Permanent disability claims.....		9,875.00	
Old age benefits.....		53,529.20	
Settlement of contested claims.....		18,117.54	
Total benefits paid.....		\$ 1,453,785.08	
Commissions and fees paid to deputies and organizers.....	\$ 237,909.47	237,909.47	
Salaries of officers and trustees.....	14,400.00	14,400.00	
Salaries and other compensation of committees.....	3,103.00	3,103.00	
Salaries of office employees.....	31,655.01	31,655.01	
Salaries and fees paid to supreme medical examiners.....	6,000.00	6,000.00	
Traveling and other expenses of officers, trustees and committees.....	424.19	424.19	
Insurance department fees.....	482.00	482.00	
Rent including \$2,400.00 for association's occupancy of its own buildings.....	2,400.00	2,400.00	
Advertising, printing and stationery.....	21,989.38	21,989.38	
Postage, express, telegraph and telephone.....	9,038.82	9,038.82	
Official publication.....	20,654.16	20,654.16	
Legal expense in litigating claims.....	1,778.97	1,778.97	
Other legal expenses.....	8,573.16	8,573.16	
Furniture and fixtures.....	172.15	172.15	
Taxes, repairs and other expenses on real estate.....	10,623.53	10,623.53	
All other disbursements.....	6,319.69	6,319.69	
Total disbursements.....	\$ 10,623.53	\$ 364,900.00	\$ 1,829,308.61
Balance.....		\$ 30,855.15	\$ 2,268,063.04

Ledger Assets

Book value of real estate.....	\$ 308,798.12
Mortgage loans on real estate.....	985,151.53
Book value of bonds and stocks.....	608,161.00
Deposited in banks (not on interest).....	885,952.39
Total ledger assets.....	\$ 2,268,063.04

Non-Ledger Assets

Interest and rents due and accrued.....	23,408.04
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	167,200.00
Gross assets.....	\$ 2,463,686.08

Liabilities

Death claims due and unpaid.....	\$ 85,925.52
Death claims reported but not adjusted.....	112,397.42
Total death claims.....	\$ 198,322.94
Permanent disability claims reported but not yet adjusted.....	\$ 1,375.00
Total permanent disability claims.....	1,375.00
Old age and other benefits due and unpaid.....	3,450.00
Total unpaid claims.....	\$ 203,147.94

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	129,420	\$155,182,500.00
Benefit certificates written during the year.....	34,718	39,052,500.00
Totals.....	164,138	\$194,235,000.00
Deduct terminated or deceased during the year.....	20,085	24,128,500.00
Total benefit certificates in force December 31, 1913.....	144,103	\$170,106,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	3,349	\$ 3,884,000.00
Benefit certificates written during the year.....	1,719	2,015,000.00
Totals.....	5,068	\$ 5,899,000.00
Deduct terminated or deceased during the year.....	837	997,000.00
Total benefit certificates in force December 31, 1913.....	4,231	\$ 4,902,000.00
Received during the year from members in Iowa: Mortuary, \$33,081.74; reserve, \$4,194.49; expense, \$10,798.31; total, \$51,074.54.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	140	\$ 177,000.00
Claims (face value) incurred during the year.....	1,161	1,458,000.00
Totals.....	1,301	\$ 1,635,000.00
Claims paid during the year.....	1,133	1,367,263.34
Balance.....		\$ 267,736.66
Saved by compromising or scaling down claims during the year.....	36	52,738.66
Claims rejected during the year.....		47,500.00
Claims unpaid December 31, 1913.....	168	\$ 212,000.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	2	\$ 3,000.00
Claims (face value) incurred during the year.....	18	21,000.00
Totals	20	\$ 24,000.00
Claims paid during the year.....	19	21,923.75
Balance		\$ 2,076.25
Saved by compromising or scaling down claims during the year		1,076.25
Claims unpaid December 31, 1913.....	1	\$ 1,000.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	4	\$ 1,750.00
Claims incurred during the year.....	22	9,500.00
Totals	26	\$ 11,250.00
Claims paid during the year.....	22	9,875.00
Balance		\$ 1,375.00
Claims unpaid December 31, 1913.....	4	\$ 1,375.00

Iowa Claims

	Number	Amount
Claims incurred during the year.....	1	\$ 500.00
Claims paid during the year.....	1	\$ 500.00

Exhibit of Old Age and Other Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	15	\$ 1,962.50
Claims incurred during the year.....	357	60,016.70
Totals	372	\$ 61,979.20
Claims paid during the year.....	341	58,529.20
Balance	31	\$ 3,450.00
Claims unpaid December 31, 1913.....	31	\$ 3,450.00

Iowa Claims

	Number	Amount
Claims incurred during the year.....	5	\$ 450.00
Claims paid during the year.....	5	\$ 450.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,596.

How often are meetings of the subordinate branches required to be held?

Answer—Weekly, semi-monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected by states or congressional districts.

What is the basis of representation in the governing body?

Answer—A representative for each 1,250 members or major fraction thereof.

How often are regular meetings of the governing body held?

Answer—Every four years.

When was the last regular meeting of the governing body held?

Answer—June, 1912.

How many members of governing body attended the last regular meeting?

Answer—127.

How many of same were delegates of the subordinate branches?

Answer—99.

When and by whom are the officers elected?

Answer—Every four years by national council.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Age of entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Mr. Abb Landis, of Nashville, Tenn.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—The first six assessments, less reserve fund payments, by order of national executive committee, as provided in section 109 of our laws.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—12: Mortuary, \$1,406,964.17; emergency or reserve, \$222,269.50; expense, \$345,592.02.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$128,044.67; emergency or reserve, \$13,464.79; expense, \$20,805.84.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—\$1 per \$1,000.00 annually until \$50 is paid, the balance is deducted from benefits. Paying death claims when twelve assessments are not sufficient.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Kansas, 343; Missouri, 223; Nebraska, 61; Oregon, 19; Iowa, 52; Ohio, 91; Pennsylvania, 36; Michigan, 41; Indiana, 42; Illinois, 211; California, 47; Oklahoma, 124; Montana, 7; Washington, 24; Kentucky, 54; Colorado, 28; Minnesota, 15; Idaho, 4; Texas, 65; Arkansas, 49; Wyoming, 4; Arizona, 7; Alabama, 4; Florida, 5; New Mexico, 14; Mississippi, 15.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

NATIONAL FRATERNAL SOCIETY OF THE DEAF

President, Harry C. Anderson.

Secretary, Francis Gibson.

Incorporated December 2, 1907.

Commenced Business December 2, 1907.

Home Office, 64 West Randolph St., Chicago, Illinois.

Balance From Previous Year

Mortuary funds	\$	1,000.00	
Reserve funds		24,053.31	
Sick and accident funds		447.40	
Expense funds		1,913.17	
Total			\$ 28,013.88

Income

All other assessments or premiums	\$	17,491.15	\$	2,659.80
Other payments by members, viz.:				
Special reserve payments				30.52
Total received from members	\$	17,491.15	\$	2,690.32
Net amount received from members	\$	17,491.15	\$	2,690.32
Interests on mortgage loans				956.78
Interest on bonds and dividends on stocks				365.04
Interest from all other sources				163.43
Total income	\$	17,491.15	\$	4,175.87
All other assessments or premiums	\$	2,644.40	\$	2,844.11
Other payments by members, viz.:				
Special reserve payments				30.52
Total received from members	\$	2,644.40	\$	3,032.11
Deduct payments returned to applicants and members				27.67
Net amount received from members	\$	2,644.40	\$	3,004.44
				\$ 26,430.31

Interests on mortgage loans				956.78
Interest on bonds and dividends on stocks				365.04
Interest from all other sources				163.43
Gross rents from association's property, including association's occupancy of its own buildings		120.00		120.00
Sale of lodge supplies		183.50		183.50
Sale of furniture		2.00		2.00
Grand secretary's fees		23.50		23.50
Sundry supplies		213.12		213.12
Refund, insurance department fees		35.40		35.40
Officers' bond premiums		42.30		42.30
Total income	\$	2,644.40	\$	4,224.26
			\$	23,535.33
			\$	23,535.33

Disbursements

Death claims		\$	2,750.00	
Total benefits paid		\$	2,750.00	
Total disbursements		\$	2,750.00	
Death claims				\$ 2,035.00
Sick and accident claims	\$	2,935.00		
Total benefits paid	\$	2,935.00		\$ 5,065.00
Salaries of deputies and organizers		\$	126.00	126.00
Salaries of officers and trustees		1,635.00		1,635.00
Salaries of office employees		248.75		248.75
Traveling and other expenses of officers, trustees and committees		429.48		429.48
Insurance department fees		348.35		348.35
Rent including association's occupancy of its own buildings		444.00		444.00
Advertising, printing and stationery		184.85		184.85
Postage, express, telegraph and telephone		154.84		154.84
Lodge supplies		106.10		106.10
Official publication		450.00		450.00
Other legal expenses		50.00		50.00
Furniture and fixtures		204.00		204.00
All other disbursements		419.70		419.70
Total disbursements	\$	2,985.00	\$	4,951.07
			\$	10,636.07
Balance				\$ 45,013.19

Ledger Assets

Mortgage loans on real estate		\$	33,000.00
Book value of bonds and stocks			10,500.00
Deposited in trust companies and banks on interest			291.59
Cash in association's office, \$100.00; deposited in banks (not on interest), \$1,621.60			1,721.60
Other ledger assets, viz.:			
Contingent funds: grand secretary's, \$300.00; financial secretary's, \$100.00			400.00
Total ledger assets			\$ 45,013.19

Non-Ledger Assets

Interest due and accrued.....	816.28
Gross assets	\$ 46,774.45
Total admitted assets	\$ 46,774.45

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	1,819	\$ 876,050.00
Benefit certificates written during the year.....	324	239,000.00
Benefit certificates increased during the year.....		3,750.00
Totals	1,643	\$ 1,118,800.00
Deduct terminated or deceased during the year.....	57	38,850.00
Total benefit certificates in force December 31, 1913..	1,586	\$ 1,079,950.00

Exhibit of Death Claims**Total Claims.**

	Number	Amount
Claims (face value) incurred during the year.....	6	\$ 2,750.00
Claims paid during the year.....	6	2,750.00

Exhibit of Sick and Accident Claims**Total Claims.**

	Number	Amount
Claims incurred during the year.....	126	\$ 2,935.00
Claims paid during the year.....	126	\$ 2,935.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—Forty-three (43).

How often are regular meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates.

What is the basis of representation in the governing body?

Answer—One delegate to each branch, with votes according to membership.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—July 1-6, 1912.

How many members of governing body attended the last regular meeting?

Answer—Fifty-four (54).

How many of same were delegates of the subordinate branches?

Answer—All (54).

When and by whom are the officers elected?

Answer—At the triennial convention, by the delegates.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—National Fraternal congress (4 per cent) on age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium, monthly payments; whole life.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—National fraternal congress and 4 per cent interest; 12 assessments; actuary, F. A. Draper.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; sick and accident, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$1,446.93; sick and accident, \$220.20; emergency or reserve, \$1,586.00; expense, \$220.20.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—From surplus of mortuary and other funds, with accretions of same; can only be disbursed on mortuary account.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—California, 1; Connecticut, 2; Illinois, 1; Kansas, 2; Louisiana, 1; Maine, 1; Michigan, 5; Missouri, 2; Nebraska, 1; New York, 3; Ohio, 6; Oregon, 1; Pennsylvania, 2; Rhode Island, 1; Tennessee, 3; Washington, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of

THE NATIONAL UNION

President, Jas. A. Wright. Secretary, Edwin A. Myers.
 Incorporated May 11, 1881. Commenced Business June, 1881.
 Home Office, 437 Michigan Street, Toledo, Ohio.

Balance From Previous Year

Mortuary funds	\$ 158,800.55
Reserve funds	2,001,824.13
	49,453.65
Expense funds	23,304.65
Total	\$ 2,233,382.98

Income

All other assessments or premiums	\$ 2,372,457.24	\$ 10,000.00
Net amount received from members	\$ 2,372,457.24	\$ 16,000.00
Interest on bonds and dividends on stocks		88,608.10
Interest from all other sources	7,170.10	525.51
Adjustment in book value of bonds		1,787.50
Total income	\$ 2,379,627.34	\$ 106,921.11
Membership fees actually received	\$ 11,760.00	\$ 11,760.00
All other assessments or premiums	190,621.99	2,579,079.23
Dues and per capita tax	1,394.00	1,394.00
Other payments by members, viz.:		
Change out and social members	871.30	871.30
Net amount received from members	\$ 204,656.29	\$ 2,593,112.53
Interest on bonds and dividends on stocks		88,608.10
Interest from all other sources	470.40	8,166.01
Gross rents from association's property, including \$2,000.00 for association's occupancy of its own buildings	2,358.50	2,358.50
Sale of lodge supplies	1,708.17	1,708.17
From all other sources, viz.:		
Council bonds	889.49	494.49
Council fines	159.00	159.00
Refunds	56.50	56.50
Sale of waste paper	6.07	6.07
Adjustment in book value of bonds		1,787.50
Total income	\$ 210,404.42	\$ 2,696,952.87

Disbursements

Death claims	\$ 2,405,514.32	\$ 2,405,514.32
Total benefits paid	\$ 2,405,514.32	\$ 2,405,514.32

Commissions and fees paid to deputies and organizers	24,169.32
Salaries of deputies and organizers	29,098.51
Salaries of managers or agents not deputies or organizers	3,900.00
Salaries of officers and trustees	16,403.00
Other compensation of officers and trustees	180.00
Salaries and other compensation of committees	1,950.00
Salaries of office employees	24,066.87
Salaries and fees paid to supreme medical examiners	4,500.00
Salaries and fees paid to subordinate medical examiners	15,712.00
Traveling and other expenses of officers, trustees and committees	9,633.64
Insurance department fees	611.92
Rent, including \$2,000.00 for association's occupancy of its own buildings	8,262.50
Advertising, printing and stationery	15,228.57
Postage, express, telegraph and telephone	4,505.09
Lodge supplies	75.36
Official publication	2,351.35
Legal expense in litigating claims	2,838.65
Furniture and fixtures	1,979.35
Taxes, repairs and other expenses on real estate	2,409.00
All other disbursements	21,826.08
Total disbursements	\$ 2,405,514.32
Balance	\$ 132,913.57

Ledger Assets

Book value of real estate	\$ 40,453.65
Book value of bonds and stocks	2,009,284.15
Deposited in trust companies and banks on interest	183,785.77
Total ledger assets	\$ 2,332,503.57

Non-Ledger Assets

Interest and rents due and accrued	25,762.47
Market value of bonds and stocks over book value	87,487.03
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	209,857.62
Gross assets	\$2,655,561.79
Total admitted assets	\$ 2,655,561.79

Liabilities

Death claims resisted	\$ 4,000.00
Death claims reported but not adjusted.....	271,000.00
Total death claims	\$ 275,000.00
Total unpaid claims	\$ 275,000.00
Salaries, rents, expenses, commissions, etc., due or accrued	7,749.90
Total liabilities	\$ 282,749.90

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	62,912	\$118,999,000.00
Benefit certificates written during the year.....	6,419	7,630,000.00
Benefit certificates increased during the year.....	-----	181,000.00
Totals	69,331	\$126,810,000.00
Deduct terminated or deceased during the year.....	6,848	10,292,500.00
Total benefit certificates in force December 31, 1913..	62,483	\$116,517,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	369	\$ 606,000.00
Benefit certificates written during the year.....	3	5,000.00
Totals	372	\$ 611,000.00
Deduct terminated or deceased during the year.....	25	41,000.00

Total benefit certificates in force December 31, 1913 347 \$ 570,000.00
 Received during the year from members in Iowa:
 Mortuary, \$13,688.37; expense, \$14.83; total, \$13,703.20.

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	111	\$ 227,000.00
Claims (face value) incurred during the year.....	1,070	2,469,000.00
Totals	1,181	\$ 2,687,000.00
Claims paid during the year.....	1,058	2,405,514.32
Balance	123	\$ 281,485.68
Saved by compromising or scaling down claims during the year	-----	5,485.68
Claims rejected during the year.....	1	1,000.00
Claims unpaid December 31, 1913.....	122	\$ 275,000.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	1	\$ 5,000.00
Claims (face value) incurred during the year.....	9	23,000.00
Totals	10	\$ 28,000.00
Claims paid during the year.....	10	\$ 28,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates to state bodies, which elect representatives to supreme body.

What is the basis of representation in the governing body?

Answer—One for first 250, one additional 1,500 in each state.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—July, 1912.

How many members of governing body attended the last regular meeting?

Answer—49 with vote.

How many of same were delegates of the subordinate branches?

Answer—35.

When and by whom are the officers elected?

Answer—Biennially by supreme body.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—National fraternal congress—optional.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C., 3½ per cent; twelve; Landis.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—12½ cents per month per \$1,000.00 paid by all members, old and new.

Included in assessment rate.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Twelve.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Surplus of assessments or interest accretions; to pay death claims only.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 17; Arizona, 1; Arkansas, 3; California, 25; Colorado, 1; District of Columbia, 30; Georgia, 32; Illinois, 125; Indiana, 36; Iowa, 11; Kansas, 8; Kentucky, 6; Maryland, 15; Michigan, 45; Minnesota, 6; Missouri, 31; Montana, 2; Nebraska, 1; New Jersey, 18; New York, 28; North Carolina, 24; North Dakota, 1; Ohio, 150; Oklahoma, 1; Ontario, 3; Oregon, 3; Pennsylvania, 23; South Carolina, 17; Tennessee, 29; Texas, 1; Utah, 2; Virginia, 9; Washington, 12; West Virginia, 15; Wisconsin, 16; total, 747.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

NORTH STAR BENEFIT ASSOCIATION

President, Jas. F. Myers, M. D.

Secretary, G. L. Peterson.

Incorporated July 18, 1899.

Commenced Business August 3, 1899.

Home Office, 419½-423½ 15th Street, Moline, Ill.

Balance From Previous Year

Mortuary funds	\$ 7,149.53
Reserve funds	133,075.00
C. & D. reserve	27.45
Class C. and D. mortuary funds.....	219.62
Publication funds	21.96
Expense funds	4,589.43
Total	\$ 145,082.00

Income

All other assessments or premiums.....	\$ 44,462.42	\$ 6,349.65
Total received from members	\$ 44,462.42	\$ 6,349.65
Deduct payments returned to applicants and members	1.50	
Net amount received from members	\$ 44,460.92	\$ 6,349.65
Interest on mortgage loans.....	8,671.41	28.50
Interest on bonds and dividends on stocks	547.07	
Total income	\$ 44,460.92	\$ 15,568.13
All other assessments or premiums.....	\$ 124.91	\$ 1,012.52
Total received from members.....	\$ 124.91	\$ 1,012.52
Net amount received from members	\$ 124.91	\$ 1,012.52
Total income	\$ 153.41	\$ 1,012.52
All other assessments or premiums		\$ 51,949.50

Dues and per capita tax.....	\$ 742.97	\$ 20,230.48	\$ 20,973.45
Other payments by members, viz.:			
Certificate fees		685.00	685.00
Total received from members	\$ 742.97	\$ 20,915.48	\$ 21,658.45
Deduct payments returned to applicants and members.....			1.50
Net amount received from members	\$ 742.97	\$ 20,915.48	\$ 21,656.95
Interest on mortgage loans.....			8,699.91
Interest on bonds and dividends on stocks.....			547.07
Sale of lodge supplies.....		91.80	91.80
From all other sources, viz.:			
Premiums on bonds of officers of local Obs.....		87.25	87.25
Premiums on fire insurance advanced		13.12	13.12
Total income	\$ 742.97	\$ 21,107.65	\$ 22,458.20

Disbursements

Death claims	\$ 37,485.30	
Total benefits paid.....	\$ 37,485.30	1,451.93
All other disbursements.....		
Total disbursements	\$ 37,485.30	\$ 1,451.93
Balance	\$ 14,125.15	\$ 147,191.20
Balance	\$ 180.80	\$ 1,232.14
Death claims		\$ 37,485.30
Total benefits paid.....		
Commissions and fees paid to deputies and organizers.....	\$ 8,349.60	8,349.60
Salaries of officers and trustees	4,311.00	4,311.00
Salaries and other compensation of committees	80.00	80.00
Salaries of office employees.....	1,521.63	1,521.63
Traveling and other expenses of officers, trustees and committees	513.17	513.17
Insurance department fees.....	140.22	140.22
Rent, including association's occupancy of its own buildings	540.00	540.00
Advertising, printing and stationery	974.79	974.79
Postage, express, telegraph and telephone	405.00	405.00
Official publication	668.77	35.00
Other legal expenses.....		17.00
Furniture and fixtures.....		
Taxes, repairs and other expenses on real estate.....	4.21	4.21
All other disbursements.....	540.68	1,902.61
Total disbursements	\$ 668.77	\$ 17,432.39
Balance	\$ 90.16	\$ 8,264.60

IOWA INSURANCE REPORT

Ledger Assets

Mortgage loans on real estate.....	\$ 151,500.00
Book value of bonds and stocks.....	3,400.00
Deposited in banks (not on interest), less outstanding orders.....	16,190.20
Total ledger assets.....	\$ 171,090.20

Non-Ledger Assets

Interest and rents due and accrued.....	2,067.86
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	6,320.15
Office furniture, supplies, etc.,.....	1,500.00
Rent paid in advance.....	140.00
Gross assets.....	1,640.00
Liabilities.....	\$ 181,128.21

Liabilities

Death claims due and unpaid.....	\$ 2,000.00
Death claims resisted.....	2,000.00
Death claims reported but not adjusted.....	11,500.00
Total death claims.....	\$ 15,500.00
Salaries, rents, expenses, commissions, etc., due or accrued.....	1,448.71
Taxes due or accrued.....	4.94
Total liabilities.....	\$ 16,953.65

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	6,057	\$ 6,078,300.00
Benefit certificates written during the year.....	687	642,600.00
Benefit certificates increased during the year.....		1,500.00
Totals.....	6,744	\$ 6,722,400.00
Deduct terminated or deceased during the year.....	467	428,000.00
Total benefit certificates in force December 31, 1913.....	6,277	\$ 6,294,400.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	480	\$ 408,600.00
Benefit certificates written during the year.....	215	196,500.00
Totals.....	695	\$ 605,100.00
Deduct terminated or deceased during the year.....	106	99,500.00
Total benefit certificates in force December 31, 1913.....	589	\$ 505,600.00
Received during the year from members in Iowa: Mortuary, \$3,818.48; reserve, \$537.81; expense, \$1,840.86; total, \$6,197.15.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	5	\$ 5,500.00
Claims (face value) incurred during the year.....	49	51,500.00
Totals.....	54	\$ 57,000.00

NORTH STAR BENEFIT ASSOCIATION

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Claims paid during the year.....	41	\$7,485.80
Balance	13	\$ 19,514.70
Saved by compromising or scaling down claims during the year		4,014.70
Claims unpaid December 31, 1913.....	13	\$ 15,500.00

Iowa Claims

Claims (face value) incurred during the year.....	Number	Amount
Claims paid during the year.....	6	\$ 5,500.00
Balance	4	3,108.13
Saved by compromising or scaling down claims during the year		\$ 2,391.87
		891.87
Claims unpaid December 31, 1913.....	2	\$ 2,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—103.

How often are meetings of the subordinate branches required to be held?

Answer—At least monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Local observatories select delegates to county observatories, and county observatories select delegates to grand observatory.

What is the basis of representation in the governing body?

Answer—To county observatories, one delegate for each 25 members or major fraction of this number; to grand observatory, one delegate for each 200 members in county or major fraction of this number, provided that every county having one local observatory shall have at least one delegate.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—August 2-3, 1911.

How many members of governing body attended the last regular meeting?

Answer—73.

How many of same were delegates of the subordinate branches?

Answer—49.

When and by whom are the officers elected?

Answer—At the grand observatory, by the members of same.

Are assessments graded on any table of mortality?

Answer—Class A, no; class C and D, on national fraternal congress.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Class C and D, national fraternal congress, at attained age.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Class C and D, level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—National fraternal congress, at 4 per cent assumption, with 12 assessments per year; W.N. Phillips, Rock Island, Ill.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No; see next line.

If so, what amount and for what purpose?

Answer—The per capita for expenses is included in the assessment and so deducted.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

If so, give full particulars.

Answer—New members' contributions are used same as old members'.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Twelve, and properly applied to the following:

Mortuary, \$45,474.94; emergency or reserve, \$6,474.56; expense, \$20,973.45.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$3,836.68; emergency or reserve, \$546.13; expense, \$1,947.34.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created by transfer of 10 per cent benefit fund and surplus from benefit fund and general fund and can be drawn upon only when 12 assessments per year fail to meet mortuary and disability demands.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 56; Minnesota, 30; Iowa, 17.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—The chief astronomer secures as part of his salary a sum equal to the certificate fees received from new members.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

ROMAN CATHOLIC MUTUAL PROTECTIVE SOCIETY OF IOWA

President, Rev. B. H. Forkenbrock.

Secretary, Peter Kern.

Incorporated November 20, 1879.

Commenced Business May 21, 1879.

Home Office, Fort Madison, Iowa.

Balance From Previous Year

Mortuary funds	2,740.30
Reserve funds	369,648.12
Expense funds	2,934.08
Total	\$ 306,322.50

Income

All other assessments or premiums	\$ 97,388.02	\$ 11,457.41
Net amount received from members	\$ 97,388.02	\$ 11,457.41
Interests on mortgage loans		14,087.04
Total income	\$ 97,388.02	\$ 25,544.45
Membership fees actually received	\$ 1,098.00	\$ 1,098.00
All other assessments or premiums	5,728.71	114,574.14
Dues and per capita tax	5,942.50	5,942.50
Medical examiners' fees actually received	186.50	186.50
Net amount received from members	\$ 12,955.71	\$ 121,801.14
Interest on mortgage loans	358.15	14,445.19
Interest from all other sources	451.24	451.24
Sale of lodge supplies	121.20	121.20
Duplicate certificate fees	4.50	4.50
Fines	1.50	1.50
Fees from borrower in making loans	14.20	14.20
Total income	\$ 13,906.50	\$ 136,838.97

Disbursements

Death claims	\$ 126,000.00	
Total benefits paid	\$ 126,000.00	\$ 126,000.00
Death claims		\$ 126,000.00
Total benefits paid		\$ 126,000.00
Commissions and fees paid to deputies and organizers	3,285.00	3,285.00
Salaries of officers and trustees	2,683.50	2,683.50
Salaries and fees paid to supreme medical examiners	184.00	184.00
Traveling and other expenses of officers, trustees and committees	581.03	581.03

IOWA INSURANCE REPORT

Insurance department fees.....	83.50	83.50
Rent including association's occupancy of its own buildings	240.00	240.00
Advertising, printing and stationery.....	753.71	753.71
Postage, express, telegraph and telephone	165.00	165.00
Lodge supplies	121.29	121.29
Expense of supreme lodge meeting.....	358.80	358.80
Furniture and fixtures	37.30	37.30
All other disbursements	343.41	343.41
Total disbursements	\$ 8,836.60	\$ 134,836.60
Balance	\$ 368,324.87	\$ 368,324.87

Ledger Assets

Mortgage loans on real estate.....	\$ 326,700.00
Deposited in banks (not on interest).....	38,067.17
Other ledger assets, viz.: Reserve fund assessments or assessments paid from reserve fund, loaned to old members at interest.....	3,557.70
Total ledger assets	\$ 368,324.87

Non-Ledger Assets

Interest and rents due and accrued.....	5,836.58
Office furniture	1,000.00
Gross assets	\$ 375,161.45

Deduct Assets Not Admitted

Reserve fund assessments or assessments paid from reserve fund, loaned to old members at interest.....	\$ 3,557.70
Office furniture	1,000.00
Total admitted asset:	\$ 370,603.75

Liabilities

Death claims reported but not adjusted	\$ 10,000.00
Total death claims	\$ 10,000.00
Total liabilities	\$ 10,000.00

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	5,945	\$ 7,882,000.00	
Benefit certificates written during the year.....	358	376,500.00	
Benefit certificates increased during the year.....		9,000.00	
Totals	6,303	\$ 8,267,500.00	
Deduct terminated or deceased during the year.....	185	230,500.00	
Total benefit certificates in force December 31, 1913	6,118	\$ 8,037,000.00	

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	5,065	\$ 6,917,000.00
Benefit certificates written during the year.....	346	324,500.00
Benefit certificates increased during the year.....		9,000.00
Totals	5,411	\$ 7,290,500.00
Deduct terminated or deceased during the year.....	125	171,500.00
Total benefit certificates in force December 31, 1913	5,286	\$ 7,119,000.00
Received during the year from members in Iowa: Mortuary, \$36,211.63; reserve, \$10,142.55; expense, \$5,- 071.27; total, \$101,425.45.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	4	\$ 8,000.00
Claims (face value) incurred during the year.....	72	124,000.00
Totals	76	\$ 132,000.00
Claims paid during the year.....	73	126,000.00
Balance	3	\$ 6,000.00
Claims unpaid December 31, 1913.....	3	\$ 6,000.00
Iowa Claims		Number Amount
Claims unpaid December 31, 1912, as per last statement....	4	\$ 8,000.00
Claims (face value) incurred during the year.....	60	115,000.00
Totals	70	\$ 123,000.00
Claims paid during the year.....	67	117,000.00
Balance	3	\$ 6,000.00
Claims unpaid December 31, 1913.....	3	\$ 6,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—166.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by the branches.

What is the basis of representation in the governing body?

Answer—Each delegate has a vote for every member of his branch.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—October, 1912.

How many members of governing body attended the last regular meeting?

Answer—118.

How many of same were delegates of the subordinate branches?

Answer—109.

When and by whom are the officers elected?

Answer—At biennial meetings and by the delegates.

Are assessments graded on any table of mortality?

Answer—No.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—On age at entry; level rate plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—5 per cent of the mortuary is used for expenses.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$8,186.68; emergency and reserve, \$963.14; expense, \$181.57.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—10 per cent of the monthly assessments are placed in the reserve fund and can be used to pay death losses only when the death claims exceed the regular monthly assessments.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 136; Nebraska, 8; South Dakota, 22.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of

THE ROYAL HIGHLANDERS

President, W. E. Sharp. Secretary, F. J. Sharp.
Incorporated August 10, 1896. Commenced Business August 11, 1896.
Home Office, Aurora, Nebraska.

Balance From Previous Year

Mortuary, reserve and disability funds.....	\$ 1,317,176.44
Expense funds	46,901.58
Total	\$ 1,364,078.02

Income

Membership fees actually received	-----	\$	881.50	\$	881.50
All other assessments or premiums	\$ 281,999.90		63,409.30		345,409.20
Dues and per capita tax	-----		28,512.00		28,512.00
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Total received from members	\$ 281,999.90	\$	92,802.80	\$	374,802.70
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Net amount received from members	\$ 281,999.90	\$	92,802.80	\$	374,802.70
Interest on mortgage loans	66,932.53	-----			66,932.53
Interest on bonds and dividends on stocks	74.89	-----			74.89
Interest from all other sources	1,073.40	-----			1,073.40
Gross rents from association's property, including \$1,200.00 for association's occupancy of its own buildings	-----		2,070.00		2,070.00
Sale of lodge supplies	-----		1,141.70		1,141.70
From all other sources, viz.: Commissions on real estate loans	-----		11,732.70		11,732.70
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Total income	\$ 350,680.72	\$	108,647.20	\$	459,327.92
					\$ 459,327.92

Disbursements

Death claims	\$ 226,102.81	\$ 226,102.81
Permanent disability claims	7,900.00	7,900.00
Total benefits paid	\$ 234,002.81	\$ 234,002.81

Commissions and fees paid to deputies and organizers.....	23,012.70	23,012.70
Salaries of deputies and organizers.....	19,394.25	19,394.25
Salaries of officers and trustees.....	19,861.51	19,861.51
Salaries of office employees.....	9,281.50	9,281.50
Salaries and fees paid to supreme medical examiners.....	1,108.75	1,108.75
Traveling and other expenses of officers, trustees and committees.....	1,227.06	1,227.06
Insurance department fees.....	305.00	305.00
Rent, including \$1,200.00 for association's occupancy of its own buildings.....	2,115.00	2,115.00
Advertising printing and stationery.....	2,742.20	2,742.20
Postage, express, telegraph and telephone.....	2,051.59	2,051.59
Lodge supplies.....	931.62	931.62
Official publication.....	4,731.26	4,731.26
Expense of supreme lodge meeting.....	7,813.78	7,813.78
Legal expense in litigating claims and other legal expenses.....	4,205.93	4,205.93
Furniture and fixtures.....	191.70	191.70
Taxes, repairs and other expenses on real estate.....	689.56	689.56
All other disbursements.....	1,636.63	1,636.63

Total disbursements \$ 335,392.88 \$ 335,392.88 \$ 335,392.88

Balance \$ 1,488,013.06 \$ 1,488,013.06 \$ 1,488,013.06

Ledger Assets

Book value of real estate.....	\$ 45,257.87
Mortgage loans on real estate.....	1,385,000.00
Deposited in banks (not on interest).....	57,755.19

Total ledger assets \$ 1,488,013.06

Non-Ledger Assets

Interest and rents due and accrued.....	40,022.34
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	42,858.35

Gross assets \$ 1,570,893.75

Total admitted assets \$ 1,570,893.75

Liabilities

Death claims reported but not adjusted.....	\$ 24,500.00
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Total death claims \$ 24,500.00

Total unpaid claims \$ 24,500.00

Total liabilities \$ 24,500.00

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	28,502	\$40,111,500.00
Benefit certificates written during the year.....	4,322	5,622,000.00
Totals.....	32,824	\$45,733,500.00
Deduct terminated or deceased during the year.....	4,202	4,832,500.00
Total benefit certificates in force December 31, 1913.....	28,622	\$40,901,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	1,745	\$ 2,307,000.00
Benefit certificates written during the year.....	247	290,000.00
Totals.....	1,992	\$ 2,597,000.00
Deduct terminated or deceased during the year.....	190	215,500.00
Total benefit certificates in force December 31, 1913.....	1,802	\$ 2,381,500.00
Received during the year from members in Iowa:		
Mortuary, reserve and disability, \$16,288.60; expense, \$5,444.90; total, \$21,733.50.		

Exhibit of Death Claims

	Number	Amount
Total Claims.....	12	\$ 18,084.00
Claims unpaid December 31, 1912, as per last statement.....	162	239,333.37
Claims (face value) incurred during the year.....	174	\$ 257,417.37
Totals.....	157	226,102.81
Claims paid during the year.....	17	\$ 31,314.56
Balance.....		5,814.56
Saved by compromising or scaling down claims during the year.....	1	1,000.00
Claims rejected during the year.....	16	\$ 24,500.00
Claims unpaid December 31, 1913.....		

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	9	\$ 12,500.00
Totals.....	9	12,500.00
Claims paid during the year.....	8	10,500.00
Balance.....	1	\$ 2,000.00
Claims unpaid December 31, 1913.....	1	\$ 2,000.00

Exhibit of Permanent Disability Claims

	Number	Amount
Total Claims.....	3	\$ 700.00
Claims incurred during the year.....	3	\$ 700.00
Totals.....	3	\$ 700.00
Claims paid during the year.....		

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—453.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates in convention. This society is one hundred per cent representative. Only elected delegates can vote.

What is the basis of representation in the governing body?

Answer—Approximately one delegate to each 1,100 members.

How often are regular meetings of the governing body held?

Answer—Every four years.

When was the last regular meeting of the governing body held?

Answer—September 8-10, 1913.

How many members of governing body attended the last regular meeting?

Answer—26 delegates and 14 officers.

How many of same were delegates of the subordinate branches?

Answer—26.

When and by whom are the officers elected?

Answer—By delegates in convention.

Are assessments graded on any table of mortality?

Answer—Rates based on N. F. C. mortality tables and 4 per cent.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium, payments collected each month.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C. mortality table, 4 per cent, 12 assessments. J. G. Poléy, statistician.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—See question 18 in annual report.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Emergency or reserve, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Emergency or reserve, \$22,927.68; expense, \$5,731.77.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Payments collected each month. Excess over deaths carried to reserve fund which with all interest accumulations guarantee members against excessive cost as order grows older.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Nebraska, 258; Montana, 16; Iowa, 34; Colorado, 24; Washington, 10; Idaho, 10; Wyoming, 11; District of Columbia, 1; Kansas, 25; Utah, 2; California, 10; Oklahoma, 13; New Mexico, 13; Kentucky, 1; Missouri, 9; Illinois, 1; Arkansas, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

ROYAL NEIGHBORS OF AMERICA

President, Myra B. Enright.

Secretary, Hada M. Burkhart.

Incorporated March 21, 1895.

Commenced Business March 21, 1895.

Home Office, Rock Island, Illinois.

Balance From Previous Year

Mortuary funds	\$ 1,070,729.76
Emergency funds	219.13
Safety fund	13,571.95
Expense funds	305,050.88
Total	\$ 1,389,571.72

Income

All other assessments or premiums	\$ 1,098,799.65
Total received from members	\$ 1,098,799.65
Net amount received from members	\$ 1,098,799.65
Interest on bonds and dividends on stocks	27,754.90
Interest from all other sources	0,436.25
From all other sources, viz.: Voluntary contributions.	7,331.40
Total income	\$ 1,735,990.80

IOWA INSURANCE REPORT

Membership fees actually received	\$ 20,581.00	\$ 20,581.00	
All other assessments or premiums		1,698,799.65	
Dues and per capita tax	293,692.20	293,692.20	
Other payments by members, viz.:			
Certificates and card fees	4,372.35	4,372.35	
Total received from members	\$ 318,645.55	\$ 2,017,445.20	
Deduct payments returned to applicants and members	577.25	577.25	
Net amount received from members	\$ 318,068.30	\$ 2,016,867.95	
Interest on bonds and dividends on stocks		27,754.90	
Interest from all other sources	\$ 285.31	7,432.49	17,190.46
Gross rents from association's property, including \$675.50 for association's occupancy of its own buildings		675.00	675.00
Sale of lodge supplies		20,513.96	20,513.96
From all other sources, viz.:			
Voluntary contributions			7,331.40
Surety bond premiums	6,917.55		6,917.55
Income from official publication		3,502.54	3,502.54
Total income	\$ 7,202.86	\$ 350,192.29	\$ 2,100,753.76 \$ 2,100,753.76

Disbursements

Death claims	\$ 1,484,897.71	
Total benefits paid	\$ 1,484,897.71	
All other disbursements	1,985.75	\$ 45.00 \$ 3,194.15
Total disbursements	\$ 1,486,883.46	\$ 45.00 \$ 3,194.15
Balance	\$ 1,319,837.10	\$ 4,347.79
Death claims		\$ 1,484,897.71
Total benefits paid		\$ 1,484,897.71
Commissions and fees paid to deputies and organizers	49,917.08	49,917.08
Salaries of officers and trustees	21,000.00	21,000.00
Salaries of office employees	41,307.83	41,307.86
Salaries and fees paid to supreme medical examiners	180.00	180.00
Salaries and fees paid to subordinate medical examiners	13.00	13.00
Travelling and other expenses of officers, trustees and committees	10,506.36	10,506.36

ROYAL NEIGHBORS OF AMERICA

Insurance department fees	1,227.67	1,227.67
Rent including \$675.00 for association's occupancy of its own buildings	2,360.00	2,360.00
Advertising, printing and stationery	6,271.72	6,271.72
Postage, express, telegraph and telephone	9,987.98	9,987.98
Lodge supplies	13,538.06	13,538.06
Official publication	39,045.44	39,045.44
Legal expense in litigating claims	6,352.20	6,352.20
Other legal expenses	4,049.84	4,049.84
Furniture and fixtures	803.73	803.73
Taxes, repairs and other expenses on real estate	514.35	514.35
All other disbursements	\$ 230.72	3,253.23 8,708.85

Total disbursements \$ 230.72 \$ 210,328.52 \$ 1,700,681.85 \$ 1,700,681.85

Balance \$ 20,544.09 \$ 444,920.65 \$ 1,789,649.63 \$ 1,789,649.63

Ledger Assets

Book value of real estate	\$ 13,500.00
Book value of bonds	941,808.04
Deposited in trust companies and banks on interest	834,251.59
Total ledger assets	\$ 1,789,649.63

Non-Ledger Assets

Interest and rents due and accrued	17,504.18
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	141,560.14
Gross assets	\$ 1,948,770.95

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	\$ 12,953.52
Total admitted assets	12,953.52
	\$ 1,935,820.43

Liabilities

Death claims due and unpaid	\$ 14,150.00
Death claims resisted	32,000.00
Death claims reported but not adjusted	173,750.00
Total death claims	\$ 219,900.00
Total unpaid claims	\$ 219,900.00
Salaries, rents, expenses, commissions, etc., due or accrued	18,000.00
Taxes due or accrued	400.00
Total liabilities	\$ 238,300.00

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	233,174	\$245,706,250.00
Benefit certificates written during the year	20,378	19,341,750.00
Benefit certificates increased during the year		301,250.00
Totals	253,552	\$265,349,250.00
Deduct terminated or deceased during the year	8,382	8,696,750.00
Total benefit certificates in force December 31, 1913	245,170	\$256,652,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	17,836	\$18,675,750.00
Benefit certificates written during the year	1,172	1,121,000.00
Benefit certificates increased during the year and transferred	141	167,500.00
Totals	19,149	\$19,964,250.00
Deduct terminated or deceased during the year	629	646,000.00
Total benefit certificates in force December 31, 1913	18,520	\$19,318,250.00
Received during the year from members in Iowa:		
Mortuary, \$129,261.10; expense, \$26,920.63; total, \$156,181.73.		

Exhibit of Death Claims**Total Claims**

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	223	\$ 234,168.67
Claims (face value) incurred during the year	1,406	1,466,500.00
Totals	1,629	\$ 1,700,668.67
Claims paid during the year	1,432	1,484,897.71
Balance	197	\$ 215,768.96
Saved by compromising or scaling down claims during the year		15,808.96
Claims rejected during the year	9	8,000.00
Claims unpaid December 31, 1913	188	\$ 191,900.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	11	\$ 11,500.00
Claims (face value) incurred during the year	101	106,500.00
Totals	112	\$ 118,000.00
Claims paid during the year	98	104,066.67
Balance	14	\$ 13,933.33
Saved by compromising or scaling down claims during the year		433.33
Claims rejected during the year	1	1,000.00
Claims unpaid December 31, 1913	13	\$ 12,500.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—6,708.

How often are meetings of the subordinate branches required to be held?

Answer—At least monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates from state camps, composed of delegates elected by local camps.

What is the basis of representation in the governing body?

Answer—One delegate per 1,500 members.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—May, 1911.

How many members of governing body attended the last regular meeting?

Answer—315.

How many of same were delegates of the subordinate branches?

Answer—293.

When and by whom are the officers elected?

By delegates in supreme camp.

Are assessments graded on any table of mortality?

Answer—No.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Valuation report will be filed June 1, 1914.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 2.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$147,102.00; expense, \$155,940.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—None.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 1,148; Iowa, 554; Wisconsin, 541; Kansas, 521; Nebraska, 413; Minnesota, 407; Michigan, 395; South Dakota, 147; North Dakota, 148; Missouri, 575; Indiana, 205; Ohio, 123; West Virginia, 34; Pennsylvania, 60; Wyoming, 36; Montana, 54; Idaho, 49; Washington, 137; Oregon, 70; California, 118; Colorado, 115; Oklahoma, 274; Arizona, 3; Maryland, 15; New Jersey, 8; New York, 98; Utah, 14; Rhode Island, 5; Nevada, 4; Connecticut, 24; Maine, 53; Kentucky, 106; Virginia, 3; District of Columbia, 7; Texas, 159; New Mexico, 17; Arkansas, 73; British Columbia, 3; Saskatchewan, 3; Alberta, 14; Delaware, 1; Alabama, 2; Georgia, 2; total, 6,708.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD

President, W. A. Fraser.

Secretary, John F. Yates.

Incorporated January 1, 1891.

Commenced Business January 1, 1891.

Home Office, Omaha, Nebraska.

Balance From Previous Year

Mortuary funds	\$ 77,610.29
Emergency funds	15,745,394.66
Building funds	1,204,393.98
Expense funds	160,346.56
Total	\$17,187,745.49

Income

All other assessments or premiums	\$ 7,481,826.45	\$ 997,576.87
Total received from members	\$ 7,481,826.45	\$ 997,576.87
Deduct payments returned to applicants and members	10,061.21	
Net amount received from members	\$ 7,471,765.24	\$ 997,576.87
Interest on bonds and dividends on stocks	739,105.53	
Interest from all other sources	7,717.73	4,741.02
From all other sources, viz.:		
Miscellaneous	110.00	1,281.56
Total Income	\$ 7,479,692.97	\$ 1,742,704.98
Membership fees actually received	\$ 136,444.44	\$ 136,444.44
All other assessments or premiums	\$ 44,905.32	1,451,459.95
Other payments by members, viz.:		
Due from members at large	2,831.82	2,831.82
Total received from members	\$ 44,905.32	\$ 1,590,736.21
		\$10,115,044.85

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD 167

Deduct payments returned to applicants and members	9,927.75	19,928.96
Net amount received from members	\$ 41,905.32	\$ 1,580,808.46
Interest on mortgage loans	6,773.72	6,773.72
Interest on bonds and dividends on stocks		739,105.53
Interest from all other sources	162.30	636.22
Gross rents from association's property, including \$30,480.87 for association's occupancy of its own buildings	165,407.84	165,407.84
Sale of lodge supplies	16,531.34	16,531.34
From all other sources, viz.:		
Sovereign visitor advertising	25,393.21	25,393.21
Sale of paper, galleys and linotype	1,791.59	1,791.59
Advance by First National Bank	100,000.00	100,000.00
Advance by Merchants National Bank	75,000.00	75,000.00
Surety bonds for bonding camp officers	15,557.15	15,557.15
Miscellaneous	58.13	6,091.05
Total Income	\$ 45,065.75	\$ 1,993,993.58
		\$11,261,414.28

Disbursements

Death claims	\$ 6,187,409.71
Old age benefits	57,850.00
Other benefits:	
Monuments	461,031.50
Total benefits paid	\$ 6,706,291.21
All other disbursements	16,323.23
Total disbursements	\$ 6,722,614.44
Balance	\$ 834,648.82
Death claims	\$ 6,187,409.71
Old age benefits	57,850.00
Other benefits:	
Monuments	461,031.50
Total benefits paid	\$ 6,706,291.21
Commissions and fees paid to deputies and organizers	\$ 297,196.01
Salaries of deputies and organizers	347,237.12
Salaries of managers or agents not deputies or organizers, building managers	416.06
Salaries of officers and trustees	34,500.00
Other compensation of officers and trustees	8,979.56
Salaries and other compensation of committees	10,166.31

IOWA INSURANCE REPORT

Salaries of office employees.....	182,950.07	182,950.07
Salaries and fees paid to supreme medical examiners.....	10,000.00	10,000.00
Salaries and fees paid to subordinate medical examiners.....	1,149.20	1,149.20
Traveling and other expenses of officers, trustees and committees.....	12,853.45	12,853.45
Insurance department fees.....	2,426.00	2,426.00
Rent, including \$50,480.87 for association's occupancy of its own buildings.....	51,980.87	51,980.87
Advertising, printing and stationery.....	117,519.96	117,519.96
Postage, express, telegraph and telephone.....	38,033.18	38,033.18
Lodge supplies.....	10,552.70	10,552.70
Official publication.....	146,287.13	146,287.13
Expense of supreme lodge meeting.....	240,224.99	240,224.99
Legal expense in litigating claims.....	9,580.40	9,580.40
Other legal expenses.....	6,000.00	6,000.00
Furniture and fixtures.....	22,355.47	22,355.47
Taxes, repairs and other ex- penses on real estate.....	76,889.93	76,889.93
All other disbursements.....	\$ 6,518.38	200,854.40
Total disbursements.....	\$ 6,518.38	\$ 1,894,154.37
Balance.....	\$ 1,242,941.35	\$ 260,182.77

Ledger Assets

Book value of real estate.....	\$ 1,353,586.65
Mortgage loans on real estate.....	142,000.00
Book value of bonds.....	17,295,304.80
Deposited in trust companies and banks on interest.....	949,695.19
Cash in association's office.....	47,463.18
Organizers' balances, \$500.20, secured by bonds.....	506.20
Other ledger assets, viz.: Due on various accounts.....	4,761.41
Total ledger assets.....	\$19,793,407.43

Non-Ledger Assets

Interest and rents due and accrued.....	166,076.81
Market value of bonds and stocks over book value.....	557.02
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	850,000.00
All other assets, viz.: Inventory of supplies, premiums and blanks.....	\$ 145,541.52
Due from camps.....	10,996.28
	156,537.80
Gross assets.....	\$20,966,579.06

Deduct Assets Not Admitted

Other items, viz.: Due on various accounts not secured by bonds, line 8.....	\$ 4,761.41
Inventories (line 21).....	145,541.52
	150,302.93
Total admitted assets.....	\$20,816,276.13

SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD 169

Liabilities

Death claims due and unpaid.....	\$ 1,600.00
Death claims resisted.....	77,476.80
Death claims reported but not adjusted.....	739,375.00
Total death claims.....	\$ 818,451.82
Deceased disability claims due and unpaid.....	\$ 1,600.00
Unpaid disability installments \$388,900.00, less 4 per cent.....	329,676.81
Total permanent disability claims.....	\$31,276.81
Monument claims due and unpaid.....	\$ 271,000.00
Total monument claims.....	271,000.00
Total unpaid claims.....	\$ 1,421,028.63
Salaries, rents, expenses, commissions, etc., due or accrued.....	85,295.55
Borrowed money.....	15,000.00
Advance assessments.....	202,759.45
All other liabilities, viz.: General relief fund.....	\$ 2,039.81
Due to head camp, \$36.94; suspense account, \$47.00.....	103.94
Leitz heirs' trust fund.....	500.00
Childs savings Inst. account, \$17.90; due to depu- ties, \$66.50.....	84.40
National surety company.....	376.76
	3,104.91
Total liabilities.....	\$ 1,727,788.54

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	642,300	\$ 858,501,500
Benefit certificates written during the year.....	117,145	150,040,000
Benefit certificates increased during the year.....		1,703,000
Totals.....	759,445	\$1,010,343,500
Deduct terminated or deceased during the year.....	60,909	83,274,300
Total benefit certificates in force December 31, 1913.....	698,447	\$ 927,069,200

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	14,517	\$ 20,021,000
Benefit certificates written during the year.....	3,038	4,027,100
Benefit certificates increased during the year.....		30,000
Totals.....	17,555	\$ 24,088,000
Deduct terminated or deceased during the year.....	2,335	2,948,500
Total benefit certificates in force December 31, 1913 Received during the year from members in Iowa: Mortuary, \$108,793.62; reserve, \$22,505.52; sick and building fund, \$926.57; expense, \$36,909.46; total, \$229,129.47.....	15,220	\$ 21,139,500

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement	602	\$	745,704.20
Claims (face value) incurred during the year	5,129		6,691,000.00
Totals	5,731	\$	7,436,704.20
Claims paid during the year	5,027		6,162,109.71
Balance	704	\$	1,274,594.49
Saved by compromising or scaling down claims during the year			356,517.67
Claims rejected during the year	23		30,000.00
Claims unpaid December 31, 1913	681	\$	888,076.82

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	8	\$ 8,000.00
Claims (face value) incurred during the year	134	187,500.00
Totals	142	\$ 195,500.00
Claims paid during the year	122	158,563.25
Balance	20	\$ 36,936.75
Saved by compromising or scaling down claims during the year		6,436.75
Claims unpaid December 31, 1913	20	\$ 30,500.00

Exhibit of Monument Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement	2,381	\$	238,100.00
Claims incurred during the year	5,194		519,400.00
Totals	7,575	\$	757,500.00
Claims paid during the year	4,620		461,081.50
Balance	2,955	\$	296,418.50
Saved by compromising or scaling down claims during the year	36		4,568.50
Claims rejected during the year	200		20,000.00
Claims unpaid December 31, 1913	2,719	\$	271,900.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	65	\$ 6,500.00
Claims incurred during the year	139	13,900.00
Totals	204	\$ 20,400.00
Claims paid during the year	113	11,199.00
Balance	91	\$ 9,201.00
Saved by compromising or scaling down claims during the year		101.00
Claims rejected during the year	15	1,500.00
Claims unpaid December 31, 1913	76	\$ 7,800.00

Exhibit of Old Age and Other Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement	320	\$	320,150.00
Claims incurred during the year	104		153,500.00
Totals	424	\$	473,650.00
Claims paid during the year	34		83,150.00
Balance	390	\$	390,500.00
Claims unpaid December 31, 1913	390	\$	390,500.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	41	\$ 40,700.00
Claims incurred during the year	18	20,000.00
Totals	59	\$ 60,700.00
Claims paid during the year	6	13,850.00
Balance	53	\$ 52,850.00
Claims unpaid December 31, 1913	53	\$ 52,850.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—10,825.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by the members.

What is the basis of representation in the governing body?

Answer—Representation in head camps: One delegate from each camp having a membership of not less than twenty members, and one additional delegate for each one hundred members, or three-fourths fraction thereof, in excess of the first twenty. Representation in sovereign camp: One delegate from each having 500 or more members within each head camp jurisdiction, and one delegate-at-large for each succeeding 5,000 members in excess of the first 5,000 or three-fourths fraction of such succeeding 5,000 members within said jurisdiction.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—June, 1913.

How many members of governing body attended the last regular meeting?

Answer—169.

How many of same were delegates of the subordinate branches?

Answer—155.

When and by whom are the officers elected?

Answer—Quadrennially, by the sovereign camp.

Are assessments graded on any table of mortality?

Answer—Considering our accumulative scaled certificates, late averages approximate to national fraternal congress tables.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—W. O. W. Exp. table of mortality and 4 per cent interest; 12 assessments; Abb. Landis.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$831,949.00; emergency or reserve, \$84,200.00; expense, \$126,390.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—10 per cent of the assessments collected, also the unused balance in the mortuary fund is reserved to pay death losses when twelve assessments per year are insufficient.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—35 states, the District of Columbia, and the republic of Mexico. Alabama, 573; Arizona, 29; Arkansas, 692; Connecticut, 71; Delaware, 4; District of Columbia, 7; Florida, 350; Georgia, 466; Illinois, 180; Indiana, 105; Iowa, 230; Kansas, 122; Kentucky, 302; Louisiana, 492; Maryland, 29; Mexico, 5; Michigan, 106; Minnesota, 83; Mississippi, 802; Missouri, 405; Nebraska, 295; New Jersey, 61; New Mexico, 70; New York, 143; North Carolina, 435; North Dakota, 27; Ohio, 168; Oklahoma, 614; Pennsylvania, 245; Rhode Island, 8; South Carolina, 592; South Dakota, 28; Tennessee, 441; Texas, 2,334; Virginia, 130; West Virginia, 56; Wisconsin, 127; total 10,825.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA

President, Dr. Felix Gaudin.

Secretary, Henry Siemer.

Incorporated 1880.

Commenced Business 1877.

Home Office, 606-610 Mercantile National Bank Bldg., St. Louis, Mo.

Balance From Previous Year

Mortuary funds	\$ 1,115,594.98
Organization funds	6,447.00
Expense funds	17,761.61
Total	\$ 1,139,793.68

Income

All other assessments or premiums.....	\$ 553,625.75	
Net received from members.....	\$ 553,625.75	
Interest on mortgage loans.....	44,528.27	
Interest on collateral loans.....	2,379.19	
From all other sources, viz.:		
Cancelled warrants	750.00	\$ 11.50
Gross increase on bonds.....	76.67	
Total income	\$ 601,672.38	\$ 11.50
All other assessments or premiums.....		\$ 553,625.75
Dues and per capita tax.....	\$ 34,093.75	34,093.75
Medical examiners' fees actually received	17.35	17.35
Net amount received from members	\$ 34,093.75	\$ 587,739.85
Interest on mortgage loans.....		44,528.27
Interest on collateral loans.....		2,379.19
Sale of lodge supplies.....	948.86	848.86
From all other sources, viz.:		
Fines	63.95	63.95
Benefit certificates	249.75	249.75
Cancelled warrants		761.50
Gross increase on bonds.....		76.67
Total income	\$ 34,773.60	\$ 630,457.54

Disbursements

Death claims	\$ 546,061.98
Total benefits paid	\$ 546,061.98
Salary of chief organizer.....	\$ 1,200.00
Expense of deputies	303.00
Official visits	201.47

IOWA INSURANCE REPORT

Salaries and fees paid to supreme medical examiners	378.00		
Salaries and fees paid to subordinate medical examiners	1,417.00		
Advertising, printing and stationery	331.65		
Loss on sale or maturity of ledger assets	39,622.67		
All other disbursements:			
Premiums and appropriations	3,200.00		
Total disbursements	\$ 586,284.65	\$ 7,031.18	
Balance	\$ 1,130,982.71	\$ 16,402.93	
Death claims		\$ 546,661.98	
Total benefits paid		\$ 546,661.98	
Salary of chief organizer		1,200.00	
Salaries of officers and trustees	\$ 8,799.92	8,799.92	
Expense of deputies		303.06	
Official visits		201.47	
Accountant	100.00	100.00	
Salaries and fees paid to supreme medical examiners	250.00	628.00	
Salaries and fees paid to subordinate medical examiners		1,417.00	
Traveling and other expenses of officers, trustees and committees	973.10	973.10	
Insurance department fees	469.30	469.30	
Rent, including association's occupancy of its own buildings	1,402.22	1,402.22	
Advertising, printing and stationery	1,094.19	2,025.84	
Postage, express, telegraph and telephone	523.62	523.62	
Lodge supplies	367.34	367.34	
Official publication	2,940.00	2,940.00	
Fraternal congress fees	52.50	52.50	
Expense of supreme lodge meeting	5,316.32	5,316.32	
Federation of Catholic societies	140.00	140.00	
Other legal expenses	324.05	324.05	
Surety bonds	467.50	467.50	
Cost of valuation	175.00	175.00	
Loss on sale or maturity of ledger assets		39,622.67	
All other disbursements:			
Premiums and appropriations		3,200.00	
Total disbursements	\$ 23,995.06	\$ 617,310.89	\$ 617,310.89
Balance	\$ 11,554.69	\$ 1,158,940.33	\$ 1,158,940.33

Ledger Assets

Mortgage loans on real estate	\$ 10,500.00	
Book value of bonds and stocks	1,112,893.38	
Deposited in banks (not on interest)	35,546.95	
Total ledger assets		\$ 1,158,940.33

Non-Ledger Assets

Interest and rents due and accrued: \$199.67, D. O. D. \$164.43 on mortgages and \$18,156.52 on bonds	18,520.62	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	24,622.65	
Gross assets		\$ 1,202,083.60

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	33,542.93	
Total admitted assets		\$ 1,168,541.37

Liabilities

Death claims due and unpaid	\$ 28,093.74	
Total death claims		\$ 28,093.74
Total liabilities		\$ 28,093.74

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	18,774	\$21,240,005.00
Benefit certificates written during the year	633	456,450.00
Totals	19,377	\$21,697,145.00
Deduct terminated or decreased during the year	1,077	1,086,974.05
Total benefit certificates in force December 31, 1913	18,300	\$20,610,171.04
Business in Iowa During the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	142	\$ 137,824.62
Benefit certificates written during the year	1	1,000.00
Totals	143	\$ 138,824.62
Deduct terminated or deceased during the year	12	6,250.00
Total benefit certificates in force December 31, 1913	131	\$ 132,574.62
Received during the year from members in Iowa:		
Mortuary, \$2,703.17; expense, \$241.55; total, \$3,007.72.		

Exhibit of Death Claims

Total claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	30	\$ 25,105.63
Claims (face value) incurred during the year	438	549,650.00
Totals	468	\$ 574,755.72
Claims paid during the year	437	546,661.98
Balance	31	\$ 28,093.74
Claims unpaid December 31, 1913	31	\$ 28,093.74

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—520.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—They send delegates to state conventions, where supreme delegates for the national conventions are elected.

What is the basis of representation in the governing body?

Answer—One delegate from states having between 50 and 500 members, two delegates if over 500.

How often are regular meetings of the governing body held?

Answer—Triennially.

When was the last regular meeting of the governing body held?

Answer—May, 1913.

How many members of governing body attended the last regular meeting?

Answer—39.

How many of same were delegates of the subordinate branches?

Answer—31.

When and by whom are the officers elected?

Answer—By the supreme delegates at triennial conventions.

Are assessments graded on any table of mortality?

Answer—Graded.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—At rating in 1904 members were assessed at attained age, excepting those who took entry age option at reduced insurance.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—New members pay at entry age, level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Now being determined.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C. table, 4 per cent interest, Abb Landis, actuary.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No, except that each member pays 15 cents per capita per month.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, 15 cents per month per member.

What would be the amount of one full assessment on the membership December 31, 1913?

Answer—Mortuary, \$45,500.00; expense, \$1,745.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Have only mortuary fund.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 9; Arkansas, 19; California, 9; Colorado, 4; Connecticut, 2; District of Columbia, 10; Florida, 3; Georgia, 5; Idaho, 1; Illinois, 43; Indiana, 59; Iowa, 6; Kansas, 5; Kentucky, 30; Louisiana, 32; Maryland, 1; Massachusetts, 4; Michigan, 1; Minnesota, 6; Mississippi, 10; Missouri, 81; Montana, 2; Nebraska, 10; Nevada, 2; New Hampshire, 1; New Jersey, 1; New Mexico, 2; New York, 19; North Carolina, 1; Ohio, 48; Oklahoma, 1; Oregon, 4; Pennsylvania, 23; Rhode Island, 11; South Carolina, 2; South Dakota, 1; Tennessee, 10; Texas, 30; Utah, 1; Virginia, 6; Washington, 2; West Virginia, 1; Wisconsin, 2.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1913, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—Nothing loaned.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

SUPREME COUNCIL OF THE ROYAL ARCANUM

Supreme Regent, Frank B. Wickersham.

Supreme Secretary, Alfred L. Turner.

Incorporated November 5, 1877.

Commenced Business June 23, 1877.

Home Office, 407 Shawmut Ave., Boston, Mass.

Balance From Previous Year

Mortuary funds	\$ 595,833.66
Reserve funds	6,042,291.32
Expense funds	177,418.99
Total	\$ 6,815,543.97
Half cash loans not previously included	3,716,475.62

Income

Half cash loans in 1913	\$ 916,539.22
All other assessments or premiums	7,751,195.31
Return of amounts paid in 1912	3,453.10
Interest half cash payments	5,629.32
Total received from members	\$ 8,676,807.95
Net amount received from members	\$ 8,676,807.95
Interest on loans account certificates matured	42,763.11
Interest on bonds and dividends on stocks less \$101.11 accrued interest on bonds	\$ 227,716.50
Interest from all other sources	15,977.55
From all other sources, viz.: Bonds	250.00
Interest accrued account H. C. lapses and cancellations	5,563.39
Half cash accrued account 1912 deaths paid in 1913	25,066.89
H. C. deaths No. 56,375 and No. 58,056a paid in 1912 returned and cancelled	546.88
Total income	\$ 8,766,725.77
Amounts carried forward	\$13,079,033.25
	\$ 6,274,771.53

Half cash loans in 1913.....	\$ 916,530.22	
All other assessments or premiums.....	7,751,195.31	
Return of amounts paid in 1912.....	3,453.10	
Dues and per capita tax.....	\$ 200,881.10	200,881.10
Interest half cash payments.....	5,629.32	
Other payments by members, viz.:		
R. A. bulletin \$1.30; changes of benefit certificates, \$2,973.50; members at large, \$4.00.....	2,978.80	2,978.80
Total received from members.....	\$ 203,859.90	\$ 8,880,667.85
Deduct payments returned to applicants and members.....	11.00	11.00
Net amount received from members.....	\$ 203,848.90	\$ 8,880,656.85
Interest on loans account certificates matured.....		42,763.11
Interest on bonds and dividends on stocks less \$101.11 accrued interest on bonds.....	2,278.89	220,095.39
Interest from all other sources.....	2,335.00	22,316.32
Gross rents from association's property, including \$4,992.98 for association's occupancy of its own buildings.....	4,992.98	4,992.98
Sale of lodge supplies.....	2,285.41	2,285.41
From all other sources, viz.:		
R. A. bulletin to grand councils.....	609.34	600.34
Fines.....	637.90	637.90
Sale of old paper and dross.....	92.35	92.35
Costs in court case returned.....	324.21	324.21
Refund of premium on appeal bond.....	17.50	17.50
Bonds.....		250.00
Advertising.....	12.36	12.36
Sundry rebates.....	10.27	10.27
Interest accrued account H. C. lapses and cancellations.....		5,563.30
Half cash accrued account 1912 deaths paid in 1913.....		25,066.89
H. C. deaths No. 56,375 and No. 58,056a paid in 1912 returned and cancelled.....		546.88
Total income.....	\$ 217,445.17	\$ 9,216,141.15
Amounts carried forward.....	\$ 394,864.16	\$10,748,009.54

Disbursements

Death claims.....	\$ 8,516,219.33	
Total benefits paid.....	\$ 8,516,219.33	
Bonds.....		1,774.30
Ded. account half cash liens.....	4,279,589.19	
Ded. account H. C. lapses and cancellations.....	54,789.63	
Total disbursements.....	\$12,850,598.15	\$ 1,774.30
Balance.....	\$ 478,435.70	\$ 6,022,397.23
Death claims.....		\$ 8,516,219.33
Total benefits paid.....		\$ 8,516,219.33

Salaries of deputies and organizers.....	29,710.61	29,710.61
Salaries of officers and trustees.....	28,791.69	28,791.69
Other compensation of officers and trustees and committees services supreme council officers.....	1,375.00	1,375.00
Salaries and other compensation of committees.....	4,175.00	4,175.00
Salaries of office employees.....	56,885.47	56,885.47
Salaries and fees paid to supreme medical examiners.....	4,500.00	4,500.00
Salaries and fees paid to subordinate medical examiners.....	6.00	6.00
Traveling and other expenses of officers, trustees and committees.....	7,214.98	7,214.98
Insurance department fees.....	747.50	747.50
Rent including \$4,992.98 for association's occupancy of its own buildings.....	4,992.98	4,992.98
Advertising, printing and stationery.....	14,014.47	14,014.47
Postage, express, telegraph and telephone.....	6,043.50	6,043.50
Lodge supplies.....	1,322.48	1,322.48
Official publication.....	23,403.88	23,403.88
Expense of supreme lodge meeting.....	24,176.59	24,176.59
Legal expense in litigating claims.....	3,488.46	3,488.46
Other legal expenses.....	3,215.02	3,215.02
Bonds.....		1,774.30
Furniture and fixtures.....	1,238.28	1,238.28
List attached.....	7,902.80	7,902.80
Taxes, repairs and other expenses on real estate.....	4,992.98	4,992.98
Ded. account half cash liens.....		4,279,589.19
Ded. account H. C. lapses and cancellations.....		54,789.63
Total disbursements.....	\$ 228,198.20	\$13,080,570.74
Balance.....	\$ 166,635.87	\$ 6,667,498.80

Ledger Assets

Book value of real estate.....	\$ 45,000.00
Book value of bonds and stocks.....	5,877,728.51
Deposited in trust companies and banks on interest.....	730,270.29
Other ledger assets, viz.:	
Deposit with provincial treasurer of Quebec.....	5,000.00
Deposit to bind agreement of purchase of real estate.....	500.00
Total ledger assets.....	\$ 6,667,498.80

Non-Ledger Assets

Rents due and accrued on half cash loans.....	\$ 545,008.39
Interest accrued on bonds.....	80,871.08
Interest accrued on other assets.....	020,480.07
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,405.07
All other assets, viz.:	
Supreme council dues.....	97,408.46
Due from councils and grand councils.....	157.10
Printing plant, \$6,769.06; printing material, \$1,208.58	7,978.54
Supplies for sale, \$1,283.67; office furniture, \$5,075.58	6,959.25

Amount loaned account half cash deaths unpaid December 31, 1913.....	33,623.86
Assessments loaned persistents under half cash plan to December 31, 1913.....	4,245,965.33
Gross assets	\$12,329,194.77

Deduct Assets Not Admitted

Bills receivable due from councils and grand councils... \$	157.16
Book value of bonds and stocks over market value.....	611,427.51
Other items, viz.:	
Amount of loans under half cash plan, principal, \$4,245,965.33; interest, \$545,608.39.....	4,791,573.72
Printing plant, \$5,769.06; printing material, \$1,208.58	7,978.54
Supplies for sale, \$1,283.67; office furniture, \$5,675.58	6,959.25
	5,418,096.18
Total admitted assets	\$ 6,911,098.59

Liabilities

Death claims due and unpaid.....	\$ 108,619.98
Death claims resisted	29,000.00
Death claims reported but not adjusted.....	672,200.00
Total death claims	\$ 809,819.98
Total unpaid claims	\$ 809,819.98
All other liabilities, viz.:	
Due councils	\$ 317.01
Accounts and bills rendered after close of year.....	2,286.10
	2,603.11
Total liabilities	\$ 812,423.09

Exhibit of Certificates**Total Business of the Year**

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	250,314	\$482,516,803.44
Amount added to bring same to face value.....		4,144,696.56
Benefit certificates written during the year.....	12,466	14,758,500.00
Benefit certificates increased during the year.....		708,000.00
Totals	262,780	\$502,128,000.00
Deduct terminated or deceased during the year.....	14,205	24,296,500.00

Total benefit certificates in force December 31, 1913. 248,575 \$477,831,500.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	2,434	\$ 3,961,220.44
Amount added to bring same to face value.....		24,279.56
Benefit certificates written during the year.....	453	496,000.00
Benefit certificates increased during the year.....		23,000.00
Totals	2,887	\$ 4,504,500.00
Deduct terminated or deceased during the year.....	396	539,000.00
Total benefit certificates in force December 31, 1913..	2,491	\$ 3,965,500.00

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	804	\$ 635,959.70
Amount added to bring same to face value.....		28,127.87
	4	6,000.00
Claims (face value) incurred during the year.....	3,733	\$ 8,616,045.00
Totals	4,041	\$ 9,336,132.57
Claims paid during the year.....	3,696	\$ 8,616,219.33
Balance	345	\$ 819,913.24
Saved by compromising or scaling down claims during the year		18,093.26
Claims rejected during the year.....	10	15,000.00
Claims unpaid December 31, 1913.....	335	\$ 780,819.98

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year.....	24	\$ 56,700.00
Totals	24	\$ 56,700.00
Claims paid during the year.....	22	52,700.00
Balance	2	\$ 4,000.00
Claims unpaid December 31, 1913.....	2	\$ 4,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1927.

How often are meetings of the subordinate branches required to be held?

Answer—At least twice each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By representatives elected by the members to the grand bodies, thence by representatives elected to the supreme body.

What is the basis of representation in the governing body?

Answer—Each council entitled to one and additional representatives according to membership. Each grand body is similarly represented in supreme body.

How often are regular meetings of the governing body held?

Answer—Annually.

When was the last regular meeting of the governing body held?

Answer—May 21-29, 1913.

How many members of governing body attended the last regular meeting?

Answer—110.

How many of same were delegates of the subordinate branches?

Answer—80.

When and by whom are the officers elected?

Answer—At each annual session, by all the members of the supreme body. Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—At attained age October 1, 1905, since then on age at entry. Royal Arcanum mortality table.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Members admitted prior to July 1, 1912 had option of level rate to age 65 or for all life. Since that date all new members have level rate for life.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—Valuation in process, of which report will be made.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$640,000.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Created from surplus of 12 regular assessments per year to provide for excessive mortality rate. May be used by two-thirds vote of supreme council or by three-fourths vote of executive committee.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—List attached.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

SUPREME COUNCIL OF THE WESTERN CATHOLIC UNION

President, F. Wm. Hickinkamp, Jr.

Secretary, G. A. Hildenbrand.

Incorporated December, 1877.

Commenced Business December, 1877.

214 1-2 North Sixth Ave., Quincy, Illinois.

Balance From Previous Year

Mortuary funds	\$ 52,272.32
Reserve funds	264,486.94
Expense funds	507.70
Totals	\$ 317,266.96

Income

Membership fees actually received	\$ 781.54	
All other assessments or premiums	158,882.82	\$ 1,820.30
Total received from members	\$ 159,664.36	\$ 1,820.30
Deduct payments returned to applicants and members	74.43	
Net amount received from members	\$ 159,589.93	\$ 1,820.30
Interest on mortgage loans		15,422.40
Interest on bonds and dividends on stocks		225.00
Interest from all other sources		254.49
From all other sources, viz.:		
Old age notes	2,900.00	
Old age notes cancelled	650.00	
Total income	\$ 163,139.93	\$ 17,781.19
Membership fees actually received		\$ 781.54
All other assessments or premiums		160,712.12
Dues and per capita tax	\$ 12,100.05	12,100.05
Medical examiners' fees actually received	2,383.80	2,383.80
Other payments by members	73.44	73.44
Total received from members	\$ 14,653.89	\$ 176,653.89
Deduct payments returned to applicants and members		74.43
Net amount received from members	\$ 14,653.89	\$ 176,653.89
Interests on mortgage loans		15,422.40
Interest on bonds and dividends on stocks		225.00
Interest from all other sources		254.49
Sale of lodge supplies	1,096.77	
From all other sources, viz.:		
Charter fees	425.00	425.00
Bonding fees	173.00	173.00
Old age notes		2,000.00
Old age notes cancelled		650.00
Total income	\$ 16,348.86	

Disbursements

Death claims	\$ 169,266.67	
Old age benefits	2,900.00	
One old age installment	142.00	
Total benefits paid	\$ 172,308.67	
Total disbursements	\$ 172,308.67	
Balance	\$ 37,662.69	\$ 287,659.11
Death claims		\$ 169,266.67
Old age benefits		2,900.00
One old age installment		142.00
Total benefits paid		\$ 172,308.67
Commission and fees paid to deputies and organizers	2,855.10	2,855.10
Salaries of deputies and organizers	1,000.00	1,000.00
Salaries of officers and trustees	3,831.00	3,831.00
Salaries and other compensation of committees	541.50	541.50
Salaries and fees paid to supreme medical examiners	591.00	591.00
Salaries and fees paid to subordinate medical examiners	1,770.00	1,770.00
Traveling and other expenses of officers, trustees and committees	717.81	717.81
Insurance department fees	55.00	55.00
Rent including association's occupancy of its own buildings	225.00	225.00
Advertising, printing and stationery	665.40	665.40
Postage, express, telegraph and telephone	342.97	342.97
Lodge supplies	1,239.93	1,239.93
Official publication	836.00	836.00
Furniture and fixtures	13.60	13.60
All other disbursements	1,470.20	1,470.20
Total disbursements	\$ 16,153.91	\$ 188,462.58
Balance	\$ 702.65	\$ 326,024.36

Ledger Assets

Book value of real estate	\$ 295,478.96
Book value of bonds and stocks	5,000.00
Deposited in trust companies and banks on interest	8,600.84
Cash in association's office, \$1,809.26; deposited in banks (not on interest), \$8,835.30	10,144.56
Other ledger assets, viz.: 68 old age notes	6,800.00
Total ledger assets	\$ 326,024.36

Non-Ledger Assets

Interest and rents due and accrued	7,846.45
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	9,133.72
Gross assets	\$ 343,004.53

Liabilities

Death claims due and unpaid	\$ 733.33
Death claims reported but not adjusted	16,000.00
Total death claims	\$ 16,733.33
Total unpaid claims	\$ 16,733.33

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	10,144	\$10,894,250.00
Benefit certificates written during the year	1,135	734,250.00
Totals	11,279	\$11,628,500.00
Deduct terminated or deceased during the year	515	333,250.00
Total benefit certificates in force December 31, 1913	10,764	\$11,295,250.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	177	\$ 136,000.00
Benefits written during the year	6	4,760.00
Totals	183	\$ 140,760.00
Deduct terminated or deceased during the year	26	16,500.00
Total benefit certificates in force December 31, 1913	157	\$ 124,260.00
Received during the year from members in Iowa: Mortuary, \$1,615.21; reserve, \$31.32; expense, \$230.85; total, \$1,876.93.		

Exhibit of Death Claims

Total Claims	Number	Amount
Claims unpaid December 31, 1912, as per last statement	12	\$ 12,000.00
Claims (face value) incurred during the year	120	174,000.00
Totals	141	\$ 186,000.00
Claims paid during the year	120	169,266.67
Balance	12	\$ 16,733.33
Claims unpaid December 31, 1913	12	\$ 16,733.33

Iowa Claims

	Number	Amount
Claims (face value) incurred during the year	1	\$ 1,000.00
Totals	1	\$ 1,000.00
Claims paid during the year	1	\$ 1,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—160.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—One for each branch and one for every seventy-five additional.

How often are regular meetings of the governing body held?

Answer—Two years.

When was the last regular meeting of the governing body held?

Answer—October, 1912.

How many members of governing body attended the last regular meeting?

Answer—238.

How many of same were delegates of the subordinate branches?

Answer—222.

When and by whom are the officers elected?

Answer—At biennial convention by delegates.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Practically N. F. C.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—In process now by Abb Landis.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; emergency or reserve, 12; expense, 2.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$12,454.57; emergency or reserve, \$147.82; expense, \$5,700.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By monthly payments, interest and part of mortuary in emergency.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Illinois, 112; Missouri, 46; Iowa, 5; Kansas, 3.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

SUPREME FOREST WOODMEN CIRCLE

President, Emma B. Manchester.

Secretary, Dora Alexander.

Incorporated September 5, 1905.

Commenced Business September 5, 1905.

Home Office, 14th and Farnum Sts., Omaha, Nebr.

Balance From Previous Year

Mortuary funds	\$ 53,121.85
Reserve funds	2,638,066.90
Expense funds	16,139.49
Total	\$ 2,708,328.23

Income

All other assessments or premiums	\$ 1,080,768.25	\$ 129,631.34
Total received from members	\$ 1,080,768.25	\$ 129,631.34
Deduct payments returned to applicants and members	474.31	.....
Net amount received from members	\$ 1,080,293.94	\$ 129,631.34
Interest on mortgage loans .....	.....	2,000.00
Interest on bonds .....	.....	127,775.70
Interest from all other sources, certificate of deposit, daily bank balance	2,748.13	436.80
From all other sources, viz.: .....	.....	.....
Cancelled warrants	2.16	.....
Bonds .....	.....	112.11
Total income	\$ 1,083,044.23	\$ 250,356.04
Membership fees actually received	\$ 29,463.35	\$ 29,463.35
All other assessments or premiums	224,487.50	1,425,286.59
Dues and per capita tax	4,013.00	4,013.00
Other payments by members, viz.: .....	.....	.....
Surety bonds of local officers	6,398.49	6,398.49
Total received from members	\$ 264,171.84	\$ 1,494,971.43
Deduct payments returned to applicants and members	904.55	1,328.56
Net amount received from members	\$ 263,267.29	\$ 1,493,642.87
Interest on mortgage loans .....	.....	2,000.00
Interest on bonds .....	.....	127,775.70
Interest from all other sources, certificates of deposit and daily bank balance	464.00	3,649.02
Sale of lodge supplies	4,917.40	4,917.40
From all other sources, viz.: .....	.....	.....
U. S. National Bank	50,000.00	50,000.00
Secured by note	18.00	20.16
Cancelled warrants	3.93	3.93
Salvage sale of old paper .....	.....	112.11
Total income	\$ 318,670.92	\$ 1,652,671.19
		\$ 1,652,671.19

Disbursements

Death claims	\$ 587,759.31		
Other benefits:			
Monuments	67,705.00		
Funeral benefits	10,900.00		
Total benefits paid	\$ 666,364.31		
All other disbursements		4,399.19	
Total disbursements	\$ 666,364.31	\$ 4,399.19	
Balance before transfer	\$ 469,811.77	\$ 2,884,923.84	
Increase by transfer		300,000.00	
Balance	\$ 469,811.77	\$ 3,184,923.84	
Decrease by transfer		300,000.00	
Balance	\$ 169,811.77	\$ 3,184,923.84	
Death claims		\$ 587,759.31	
Other benefits:			
Monuments		67,705.00	
Funeral benefits		10,900.00	
Total benefits paid		\$ 666,364.31	
Commissions and fees paid to deputies and organizers	\$ 92,276.00	92,276.00	
Salaries of deputies and organizers	27,593.22	27,593.22	
Salaries of officers	14,367.50	14,367.50	
Salaries of office employees	30,290.27	30,290.27	
Salaries and fees paid to supreme medical examiners	2,850.00	2,850.00	
Salaries and fees paid to subordinate medical examiners	210.10	210.10	
Traveling and other expenses of officers, trustees and committees	2,012.40	2,012.40	
Insurance department fees	1,532.00	1,532.00	
Rent, including association's occupancy of its own buildings	8,250.00	8,250.00	
Advertising, printing and stationery	18,038.35	18,038.35	
Postage, express, telegraph and telephone	10,977.38	10,977.38	
Lodge supplies	5,767.45	5,767.45	
Official publication	21,424.47	21,424.47	
Expense of supreme lodge meeting	57,353.56	57,353.56	
Legal expense in litigating claims	631.18	631.18	
Other legal expenses	352.95	352.95	
Furniture and fixtures	10,386.54	10,386.54	
Taxes, repairs and other expenses on real estate	20.44	20.44	
All other disbursements	23,051.49	27,450.68	
Total disbursements	\$ 327,385.90	\$ 998,149.40	\$ 998,149.40
Balance before transfer	\$ 7,424.51	\$ 3,362,160.12	
Increase by transfer		300,000.00	
Balance	\$ 7,424.51	\$ 3,662,160.12	
Decrease by transfer		300,000.00	
Balance	\$ 7,424.51	\$ 3,362,160.12	\$ 3,362,160.12

Ledger Assets

Mortgage loans on real estate	\$ 50,000.00
Book value of bonds	3,127,623.52
Deposited in trust companies and banks on interest certificate of deposit	2,000.00
Cash in association's office, \$2,589.30; deposited in banks (not on interest), \$179,347.30	182,236.60
Total ledger assets	\$ 3,362,160.12

Non-Ledger Assets

Interest and rents accrued	39,466.61
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated	130,000.00
Gross assets	\$ 3,531,626.73
Total admitted assets	\$ 3,531,626.73

Liabilities

Death claims due and unpaid	\$ 1,208.32
Death claims resisted	2,999.98
Death claims reported but not adjusted	50,649.89
Total death claims	\$ 63,858.19
Total unpaid claims	\$ 63,858.19
Salaries, rents, expenses, commissions, etc., due or accrued, estimated	15,000.00
Borrowed money, \$45,566.67; interest due or accrued on same, \$40.50	45,607.17
Advance assessments	23,354.79
All other liabilities, viz.:	\$ 38,100.00
Monuments	1,000.00
Funeral benefits	
	39,100.00
Total liabilities	\$ 186,920.15

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement		115,378	\$109,816,800.00
Benefit certificates written during the year		28,482	28,038,200.00
Totals		143,860	\$137,855,000.00
Deduct terminated or deceased during the year		11,027	9,712,200.00
Total benefit certificates in force December 31, 1913		132,833	\$128,142,800.00
Business in Iowa During the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement		3,820	\$ 3,120,900.00
Benefit certificates written during the year		1,021	866,600.00
Totals		4,841	\$ 3,987,500.00
Deduct terminated or deceased during the year		598	429,800.00
Total benefit certificates in force December 31, 1913		4,243	\$ 3,557,700.00
Received during the year from members in Iowa:			
Mortuary, \$29,604.83; reserve, \$3,287.92; expense, \$8,558.92; total, \$41,451.67.			

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement		85 \$	90,499.86
Claims (face value) incurred during the year		858	812,700.00
Totals		943 \$	903,199.86
Claims paid during the year		832	666,364.31
Balance		111 \$	236,835.55
Saved by compromising or scaling down claims during the year			129,010.72
Claims rejected during the year		11	4,866.64
Claims unpaid December 31, 1913		100 \$	102,958.19

Iowa Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement		1 \$	800.00
Claims (face value) incurred during the year		20	15,500.00
Totals		21 \$	16,300.00
Claims paid during the year		19	11,208.31
Balance		2 \$	5,091.69
Saved by compromising or scaling down claims during the year			2,666.69
Claims unpaid December 31, 1913		2 \$	2,425.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—3,598.

How often are meetings of the subordinate branches required to be held?

Answer—At least once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—They elect delegates to state conventions and the latter elect delegates to the supreme forest.

What is the basis of representation in the governing body?

Answer—One delegate for 500 members in each state and one additional delegate for each 3,000 members in excess of the first 3,000 members.

How often are regular meetings of the governing body held?

Answer—Every two years.

When was the last regular meeting of the governing body held?

Answer—In June, 1913.

How many members of governing body attended the last regular meeting?

Answer—58.

How many of same were delegates of the subordinate branches?

Answer—45.

When and by whom are the officers elected?

Answer—By the supreme forest every four years.

Are assessments graded on any table of mortality?

Answer—No, considering our accumulative certificate plan; rates average approximate to the national fraternal congress.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—In process of valuation; by Abb Landis, of Nashville, Tenn.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Each month 15c per member in good standing, same as old members.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, twelve; disability, in mortuary; emergency or reserve, 10 per cent of each assessment; expense, 15c per member each month.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$98,910.00; emergency, \$10,000.00; expense, \$20,100.00.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—10 per cent of each beneficiary assessment and surplus in beneficiary fund in excess of sum required to pay claims and surplus in general fund March 1 and September 1 each year in excess of \$10,000.00 used when 12 assessments are not sufficient to pay claims.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 86; Arizona, 13; Arkansas, 272; Connecticut, 17; District of Columbia, 3; Florida, 124; Georgia, 72; Illinois, 66; Indiana, 42; Iowa, 89; Kansas, 33; Kentucky, 80; Louisiana, 227; Maryland, 3; Michigan, 43; Minnesota, 32; Mississippi, 189; Missouri, 168; Nebraska, 191; New Jersey, 10; New Mexico, 22; New York, 33; North Carolina, 33; North Dakota, 6; Ohio, 66; Oklahoma, 304; Pennsylvania, 59; Rhode Island, 1; South Carolina, 86; South Dakota, 5; Tennessee, 100; Texas, 1,155; Virginia, 5; West Virginia, 15; Wisconsin, 27; Wyoming, 1.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of

THE SUPREME LODGE OF THE FRATERNAL UNION OF AMERICA

President, V. A. Young. Secretary, C. P. Gaylord.
 Incorporated 1896. Commenced Business September, 1896.
 Home Office, 1430 Champa Street, Denver, Colorado.

Balance From Previous Year

Mortuary funds	\$	33,294.93	
Disability and emergency		248,687.27	
Reserve funds		2,604.25	
Expense funds		1,069.63	
Total	\$	285,556.08	

Income

Assessments or premiums during first months of membership of which all or an extra percentage is used for expense	\$	542,186.98	
Total received from members	\$	542,186.98	
Deduct payments returned to applicants and members		4,912.19	
Net amount received from members	\$	537,274.79	
Interest on mortgage loans		14,840.00	
Interest on banks		1,490.88	
Interest on bonds		537.35	
Interest from all other sources		537.35	
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings		6,574.04	
From all other sources, viz.: From T. T. B. A.	5,289.98	\$	118,698.94
Commission on loans	852.50		
Total income	\$	567,397.64	\$ 118,698.94
Membership fees actually received	\$	8,026.10	\$ 8,026.10
Assessments or premiums during first months of membership of which all or an extra percentage is used for expense		19,818.19	562,005.17
All other assessments or premiums		107,523.40	107,523.40
Dues and per capita tax		76,127.05	76,127.05
Total received from members	\$	211,494.74	\$ 753,681.72

Deduct payments returned to applicants and members		458.38	5,370.57
Net amount received from members	\$	211,036.36	\$ 748,311.15
Interest on mortgage loans	\$	150.00	14,960.60
Interest on banks			1,490.88
Interest on bonds			537.30
Interest from all other sources			537.35
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings			6,574.04
Sale of lodge supplies		1,983.00	1,983.00
From all other sources, viz.: From T. T. B. A.	834.50		124,823.42
Commission on loans			862.50
Reverts		2,142.67	2,142.67
Lodge bond premiums		465.19	465.19
Suspense		289.32	289.32
B. P.		6,500.00	6,500.00
P. T. local lodge No. 5		82.35	82.35
Total income	\$	150.00	\$ 223,334.29
			\$ 900,590.87
			\$ 900,590.87

Disbursements

Death claims	\$	516,248.83	
Permanent disability claims		7,827.50	
Accident claims		9,086.04	
Old age benefits		22,480.69	
Other benefits: O. A. assessments, etc.			538.52
Total benefits paid	\$	555,643.06	\$ 538.52
Taxes, repairs and other expenses on real estate		3,830.52	
All other disbursements		2,525.70	
Total disbursements	\$	562,008.58	\$ 538.52
Balance	\$	13,863.99	\$ 301,847.69
Death claims			516,248.83
Permanent disability claims			7,827.50
Accident claims			9,086.04
Old age benefits			22,480.69
Other benefits: O. A. assessments, etc.			538.52
		100.00	106.00
Total benefits paid	\$	100.00	\$ 560,281.58
Commissions and fees paid to deputies and organizers and agents		83,568.32	83,568.32
Salaries of deputies and organizers		31,344.15	31,344.15
Salaries of officers and trustees		13,816.75	13,816.75
Other compensation of officers and trustees		5,519.93	5,519.93
Salaries and other compensation of committees		1,271.74	1,271.74

Salaries of office employees.....	17,687.45	17,687.45
Salaries and fees paid to supreme medical examiners.....	1,800.00	1,800.00
Travelling and other expenses of officers, trustees and committees.....	6,571.78	6,571.78
For collection and remittance of assessments and dues, etc.....	2.41	2.41
Insurance department fees.....	1,063.45	1,063.45
Rent, including \$2,400.00 for association's occupancy of its own buildings.....	4,063.50	4,063.50
Advertising, printing and stationery.....	5,589.20	5,589.20
Postage, express, telegraph and telephone.....	6,820.24	6,820.24
Lodge supplies.....	1,835.97	1,835.97
Official publication.....	8,774.32	8,774.32
Expense of supreme lodge meeting.....	9,402.10	9,402.10
Legal expense in litigating claims and other legal expenses.....	902.36	902.36
Taxes, repairs and other expenses on real estate.....	197.35	4,037.17
All other disbursements.....	19,476.40	2,202.10
Total disbursements.....	\$ 2,754.25	\$ 224,319.80
Balance.....	\$ 2,754.25	\$ 684.12

Ledger Assets

Book value of real estate.....	\$ 55,625.83
Mortgage loans on real estate.....	300,500.00
Book value of bonds and stocks.....	21,881.25
Deposited in trust companies and banks on interest.....	30,862.97
Cash in association's office.....	100.00
Total ledger assets.....	\$ 408,970.05

Non-Ledger Assets

Interest and rents due and accrued.....	4,788.61
Market value of real estate over book value.....	19,374.17
Market value of bonds and stocks over book value.....	15.70
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	62,806.81
All other assets, viz.: Furniture and fixtures, supplies, printing plant equipment.....	10,000.00
Gross assets.....	\$ 505,905.34

Liabilities

Death claims reported but not adjusted.....	\$ 60,926.10
Permanent disability claims reported but not yet adjusted.....	524.50
Accident claims reported but not yet adjusted.....	454.19
Old age and other benefits due and unpaid.....	6,695.65
Total unpaid claims.....	\$ 68,600.50
Borrowed money.....	6,500.00
Total liabilities.....	\$ 75,100.50

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....		43,012	\$56,744,350.00
Benefit certificates written during the year.....		13,976	15,165,500.00
Totals.....		56,988	\$71,909,850.00
Deduct terminated or deceased during the year.....		13,440	17,766,450.00
Total benefit certificates in force December 31, 1913.....		43,548	\$54,143,400.00

Business in Iowa During the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....		5,630	\$ 7,030,050.00
Benefit certificates written during the year.....		317	321,000.00
Totals.....		5,937	\$ 7,351,050.00
Deduct terminated or deceased during the year.....		942	1,187,650.00
Total benefit certificates in force December 31, 1913.....		4,995	\$ 6,163,400.00

Received during the year from members in Iowa:
Mortuary and reserve and disability and accident,
\$67,281.63; expense, \$11,312.99; total, \$78,594.62.

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement.....		80	\$ 85,609.41
Claims (face value) incurred during the year.....		500	511,436.28
Totals.....		580	\$ 597,135.69
Claims paid during the year.....		523	516,248.83
Balance.....		57	\$ 80,886.86
Saved by compromising or scaling down claims during the year.....			14,961.52
Claims rejected during the year.....		3	4,999.24
Claims unpaid December 31, 1913.....		54	\$ 60,926.10

Iowa Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement.....		7	\$ 6,516.95
Claims (face value) incurred during the year.....		44	40,096.58
Totals.....		51	\$ 46,613.53
Claims paid during the year.....		47	40,245.28
Balance.....		4	\$ 6,368.25
Saved by compromising or scaling down claims during the year.....			1,351.50
Claims rejected during the year.....		1	1,251.75
Claims unpaid December 31, 1913.....		3	\$ 3,765.00

Exhibit of Permanent Disability Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement.....		0	\$ 875.00
Claims incurred during the year.....		64	7,052.06
Totals.....		73	\$ 8,827.06
Claims paid during the year.....		61	7,827.60
Balance.....		12	\$ 999.50
Saved by compromising or scaling down claims during the year.....			475.00
Claims rejected during the year.....		5	
Claims unpaid December 31, 1913.....		7	\$ 524.50

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	1	\$ 200.00
Claims incurred during the year.....	1	150.00
Totals	2	\$ 350.00
Claims paid during the year.....	2	350.00

Exhibit of Accident Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	9	\$ 774.60
Claims incurred during the year.....	126	9,033.06
Totals	135	\$ 9,807.66
Claims paid during the year.....	124	9,186.04
Claims rejected during the year.....	3	167.43
Claims unpaid December 31, 1913.....	8	\$ 454.19

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	3	\$ 136.16
Claims incurred during the year.....	16	889.28
Totals	19	\$ 1,025.44
Claims paid during the year.....	18	991.00
Claims rejected during the year.....	1	34.44

Exhibit of Old Age and Other Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	4	\$ 1,524.90
Claims incurred during the year.....	122	27,076.34
Totals	126	\$ 29,501.24
Claims paid during the year.....	108	22,480.60
Balance	23	\$ 7,020.55
Claims rejected during the year.....	2	324.90
Claims unpaid December 31, 1913.....	21	\$ 6,695.65

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	1	\$ 24.90
Claims incurred during the year.....	8	960.34
Totals	9	\$ 985.24
Claims paid during the year.....	7	899.72
Balance	2	\$ 85.52
Claims rejected during the year.....	1	24.90
Claims unpaid December 31, 1913.....	1	\$ 60.62

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,011.

How often are meetings of the subordinate branches required to be held?

Answer—At least once each month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Each lodge elects a representative to a district convention with one vote for each 25 members and the district convention elects delegates to the supreme lodge there to be not less than three times the number of delegates than there are officers in the supreme lodge.

What is the basis of representation in the governing body?

Answer—See No. 4 above.

How often are regular meetings of the governing body held?

Answer—Quadrennially.

When was the last regular meeting of the governing body held?

Answer—April, 1912.

How many members of governing body attended the last regular meeting?

Answer—45.

How many of same were delegates of the subordinate branches?

Answer—31.

When and by whom are the officers elected?

Answer—At each regular meeting of the supreme lodge by the delegates present.

Are assessments graded on any table of mortality?

Answer—No.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—75 per cent of first year's assessments.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$50,029.86; expense, \$7,250.24.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—By surplus accumulations of the benefit fund and the expectancy deductions from all claims of death or disability disbursed for any benefit claim at any time when there are not sufficient funds in the benefit fund.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 26; Arkansas, 18; California, 22; Colorado, 44; Florida, 45; Georgia, 28; Idaho, 1; Iowa, 120; Illinois, 11; Kansas, 106; Kentucky, 25; Michigan, 25; Mississippi, 2; Missouri, 39; Montana, 6; New Mexico, 39; North Dakota, 9; Nebraska, 110; Oklahoma, 66; Oregon, 26; South Carolina, 12; Texas, 189; Tennessee, 12; Utah, 2; Wyoming, 8; Washington, 20.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—No.

If not, give full and complete information relating thereto.

Answer—\$36,000.00 received through consolidation with the American Nobles and left on deposit with the state of Iowa.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—Yes.

If so, was there any contract, agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, or on account of, such reinsurance, amalgamation, absorption, or transfer of membership or funds?

Answer—Yes.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

SUPREME LODGE, KNIGHTS OF PYTHIAS, INSURANCE DEPARTMENT

President, Union B. Hunt.

Secretary, W. O. Powers.

Reincorporated June, 1894.

Commenced Business October, 1877.

Home Office, Indiana Pythian Bldg., Indianapolis, Ind.

Balance From Previous Year

Mortuary funds	\$ 4,097,509.62
Expense funds	320,353.13
Total	\$ 5,017,862.75

Income

Membership fees actually received	\$	6,579.00	\$	6,579.00		
All other assessments or premiums	\$	2,212,980.71	327,128.37	2,540,109.08		
<hr/>						
Total received from members	\$	2,212,980.71	\$	333,707.37	\$	2,546,688.08
Deduct payments returned to applicants and members ..		2,110.47	-----			2,110.47
<hr/>						
Net amount received from members	\$	2,210,870.24	\$	333,707.37	\$	2,544,577.61
Interest on mortgage loans ..		2,075.08		6,999.90		9,075.04
Interest on bonds and dividends on stocks		237,554.05		3,326.10		240,880.15
Interest from all other sources		2,343.02		203.63		2,546.65

From all other sources, viz.:

Miscellaneous fees	53.67	53.67
Protest and checks	4,550.62	4,550.62
Supt. balances	2,823.78	2,823.78
Advance payments	4,366.28	4,366.28
Profit on sale	1,224.06	184.93
Decrease by adjustment	1,016.28	12.50

Total income \$ 2,459,449.61 \$ 331,802.56 \$ 2,811,312.17 \$ 2,811,312.17

Disbursements

Death claims	\$ 1,522,100.17	\$ 1,522,100.17
Option of settlements	125.00	125.00
Total benefits paid	\$ 1,522,225.17	\$ 1,522,225.17
Commissions and fees paid to deputies and organizers	78,843.10	78,843.10
Salaries of deputies and organizers	5,745.17	5,745.17
Salaries of officers and trustees	12,000.00	12,000.00
Other compensation of officers and trustees, mileage and per diem, B. of C.	3,802.60	3,802.60
Salaries of office employees	41,051.00	41,051.00
Salaries and fees paid to supreme medical examiners	3,600.00	3,600.00
Salaries and fees paid to subordinate medical examiners	12,482.50	12,482.50
Traveling and other expenses of officers, trustees and committees	10,448.25	10,448.25
For collection and remittance of assessments and dues	123,319.46	123,319.46
Insurance department fees	1,150.40	1,150.40
Rent including association's occupancy of its own buildings	4,789.96	4,789.96
Advertising, printing and stationery	15,628.78	15,628.78
Postage, express, telegraph and telephone	9,858.20	9,858.20
Official publication	5,033.02	5,033.02
Expense of supreme lodge meeting	366.60	366.60
Legal expense in litigating claims and other legal expenses	29,285.90	29,285.90
Furniture and fixtures	941.65	941.65
Taxes, repairs and other expenses on real estate	42.74	42.74
Loss on sale or maturity of ledger assets	609.52	609.52
Decrease of ledger assets	7,671.77	47.33
All other disbursements	13,968.02	13,968.02
Total disbursements	\$ 1,530,566.46	\$ 371,305.28
Balance	\$ 5,026,926.06	\$ 300,377.12
		\$ 1,961,871.74
		\$ 5,927,303.18
		\$ 5,927,303.18

Ledger Assets

Book value of real estate	\$ 1,500.00
Mortgage loans on real estate	229,500.00
Book value of bonds and stocks	5,484,792.17
Deposited in trust companies and banks on interest	25,605.57
Cash in association's office	750.00
Other ledger assets, viz.:	
Certificate loans	184,867.20
Tenders outstanding	288.24
Total ledger assets	\$ 5,927,303.18

Non-Ledger Assets

Interest and rents due and accrued	61,906.05
Market value of bonds and stocks over book value	46,494.44
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	27,425.34
All other assets, viz.:	
Postage on hand	\$ 382.06
Protested checks	585.82
Furniture and fixtures	4,908.44
Buttons, emblems, etc.	89.00
	5,905.92
Gross assets	\$ 6,000,094.93

Deduct Assets Not Admitted

Furniture and fixtures	\$ 4,908.44
Buttons, emblems, etc.	89.00
	4,997.44
Total admitted assets	\$ 6,004,097.49

Liabilities

Death claims resisted	\$ 13,000.00
Death claims reported but not adjusted	80,436.00
Total death claims	\$ 93,436.00
Total unpaid claims	\$ 93,436.00
Salaries, rents, expenses, commissions, etc., due or accrued	33,568.62
Advance assessments	17,822.30
All other liabilities, viz.:	
Supt. balances	\$ 2,713.46
Reserve on certificates	4,921,244.30
	4,923,957.76
Total liabilities	\$ 5,068,784.68

Exhibit of Certificates

Total Business of the Year		Number	Amount
Benefit certificates in force December 31, 1912, as per last statement		68,002	\$ 95,855,506.00
Benefit certificates written during the year		9,453	11,853,871.00
Totals		77,455	\$ 107,709,377.00
Deduct terminated or deceased during the year		9,157	12,552,377.00
Total benefit certificates in force December 31, 1913		68,298	\$ 95,157,000.00
Extended insurance		3,374	4,350,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	358	\$ 451,744.00
Benefit certificates written during the year	82	103,105.00
Totals	440	\$ 554,849.00
Deduct terminated or deceased during the year	79	94,000.00
Total benefit certificates in force December 31, 1913	361	\$ 460,849.00
Received during the year from members in Iowa:		
Mortuary, \$10,050.71; expense, \$1,487.30; total, \$11,538.07.		

Exhibit of Death Claims

Total Claims		Number	Amount
Claims unpaid December 31, 1912, as per last statement		100	\$ 158,611.00
Claims (face value) incurred during the year		927	1,409,403.00
Totals		1,027	\$ 1,568,014.00
Claims paid during the year		978	1,522,100.17
Balance		59	\$ 105,973.83
Saved by compromising or scaling down claims during the year			8,037.83
Claims rejected during the year		3	4,500.00
Claims unpaid December 31, 1913		56	\$ 93,436.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	1	\$ 1,000.00
Claims (face value) incurred during the year	3	6,000.00
Totals	4	\$ 7,000.00
Claims paid during the year	4	7,000.00

Exhibit of Old Age and Other Claims

Total Claims		Number	Amount
Claims incurred during the year		3	\$ 125.00
Totals		3	\$ 125.00
Claims paid during the year		3	125.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—4,267.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—Elected representatives.

What is the basis of representation in the governing body?

Answer—2 for each grand lodge and 1 for each 10,000 additional.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—August 1912.

How many members of governing body attended the last regular meeting?

Answer—168.

How many of same were delegates of the subordinate branches?

Answer—145.

When and by whom are the officers elected?

Answer—Biennially by board of control.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—American experience, $3\frac{1}{2}$ per cent, entry age.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium and step rate subject to rerating.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—American experience, $3\frac{1}{2}$, twelve assessments, S. H. Wolfe.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—In 5th class withdrawal of not to exceed \$18.75 per \$1,000.00.

Is any portion of assessments paid by new members used for expenses?

Answer—Yes.

If so, give full particulars.

Answer—Expense loading provided for in rates now in use.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

If so, give all the facts relating thereto.

Answer—In plans A. B. and D. of 5th class paidup insurance granted after 30 monthly payments.

How many assessments were collected during the year?

Answer—12; Mortuary, \$2,210,870.24; expense, \$327,128.37.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$244,080.42; expense, \$32,734.80.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Under mortality table assumption. For death benefits and paidup insurance.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—In all states and territories of U. S. and all provinces of Canada.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

SUPREME TRIBE OF BEN HUR

President, R. H. Gerard.

Secretary, Jno. C. Snyder.

Incorporated January 8, 1894.

Commenced Business March 1894.

Reincorporated, February 20, 1900.

Home Office, Crawfordsville, Indiana.

Balance From Previous Year

Mortuary funds	-----	\$ 378,069.52
Reserve funds	-----	1,271,681.47
Expense funds	-----	34,973.27
Total	-----	\$ 1,685,324.26

Income

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	\$ 121,088.37	-----
All other assessments or premiums	891,823.04	\$ 68,230.80
Total received from members	\$ 1,012,912.31	\$ 68,230.80
Deduct payments returned to applicants and members	1,539.29	-----
Net amount received from members	\$ 1,011,373.02	\$ 68,230.80
Interest on mortgage loans	1,311.80	15,027.43
Interest on bonds and dividends on stocks	9,818.49	38,769.51
Interest from all other sources, deposits	1,463.03	912.38
Gross rents from association's property, including \$5,200.00 for association's occupancy of its own buildings, 13 months	13,469.87	1,966.00
From all other sources, viz.:	-----	2,297.08
Profit on bond	1,271.86	-----
Increase in real estate	-----	-----
Total income	\$ 1,033,639.03	\$ 127,233.20
Membership fees actually received	\$ 1,208.30	\$ 1,208.30
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	307,005.03	428,184.03
All other assessments or premiums	68,159.36	1,028,214.10
Dues and per capita tax	82,152.77	82,152.77
Medical examiners' fees actually received	30.00	30.00
Total received from members	\$ 458,646.09	\$ 1,539,789.20
Deduct payments returned to applicants and members	11.25	1,600.54
Net amount received from members	\$ 458,634.84	\$ 1,538,188.66

Interest on mortgage loans	16,339.29	
Interest on bonds and dividends on stocks	48,588.00	
Interest from all other sources, deposits	340.47	2,716.78
Gross rents from association's property, including \$5,200.00 for association's occupancy of its own buildings, 13 months		15,465.87
Sale of lodge supplies	3,771.71	3,771.71
From all other sources, viz.:		
Payments returned	20.17	20.17
Advertising	1,613.07	1,613.07
Surety bonds	360.00	360.00
Sale of old furniture	21.00	21.00
Profit on bond		2,297.08
Increase in real estate		1,271.86
Total income	\$ 464,761.26	\$ 1,630,653.49

Disbursements

Death claims	\$ 1,260,904.46	
Permanent disability claims	2,850.00	
Old age benefits	41,779.58	
Total benefits paid	\$ 1,305,534.04	
Taxes, repairs and other expenses on real estate	10,896.23	672.79
Loss on sale or maturity of ledger assets	1,581.80	9,765.05
Total disbursements	\$ 1,318,012.17	\$ 10,438.74
Death claims		\$ 1,260,904.46
Permanent disability claims		2,850.00
Old age benefits		41,779.58
Total benefits paid		\$ 1,305,534.04
Commissions and fees paid to deputies and organizers	\$ 161,575.20	161,575.20
Salaries of deputies and organizers	38,894.22	38,894.22
Salaries of managers or agents not deputies or organizers	7,000.00	7,000.00
Salaries of officers and trustees	21,500.00	21,500.00
Other compensation of officers and trustees	3,250.00	3,250.00
Salaries of office employees	37,854.60	37,854.60
Salaries and fees paid to supreme medical examiners	\$ 9,400.00	\$ 9,400.00
Traveling and other expenses of officers, trustees and committees	27,716.90	27,716.90
Insurance department fees	2,062.78	2,062.78
Rent including \$5,200.00 for association's occupancy of its own buildings 13 months	5,620.00	5,620.00
Advertising, printing and stationery	18,236.84	18,236.84
Postage, express, telegraph and telephone	7,171.56	7,171.56
Lodge supplies	4,597.76	4,597.76
Official publication	19,418.42	19,418.42
Legal expense in litigating claims	6,998.43	6,998.43
Other legal expenses	2,294.10	2,294.10
Furniture and fixtures	3,034.26	3,034.26
Taxes, repairs and other expenses on real estate	418.34	11,987.86
Loss on sale or maturity of ledger assets		11,347.85
All other disbursements	18,442.82	18,442.82
Total disbursements	\$ 1,723,937.14	\$ 1,723,937.14
Balance	\$ 1,592,040.61	\$ 1,592,040.61

Ledger Assets

Book value of real estate	\$ 225,686.88
Mortgage loans on real estate	294,825.00
Book value of bonds and stocks	799,439.10
Deposited in trust companies and banks on interest	271,900.10
Cash in association's office	100.00
Total ledger assets	\$ 1,592,040.61

Non-Ledger Assets

Interest and rents due and accrued	11,419.29
Market value of real estate over book value	3,500.00
Market value of bonds and stocks over book value	2,457.19
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	16,477.64
Gross assets	\$ 1,625,894.82
Total admitted assets	\$ 1,625,894.82

Liabilities

Death claims due and unpaid	\$ 2,525.00
Death claims resisted	14,900.00
Death claims reported but not adjusted	156,700.00
Total death claims	\$ 174,125.00
Permanent disability claims due and unpaid	757.17
Total permanent disability claims	\$ 174,882.17
Total unpaid claims	
Salaries, rents, expenses, commissions, etc., due or accrued	9,810.23
Taxes due or accrued	2,282.04
Advance assessments	1,381.45
Total liabilities	\$ 188,356.79

Exhibit of Certificates

Total Business of the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	118,698	\$136,861,875.00
Benefit certificates written during the year	12,527	11,933,250.00
Benefit certificates transferred during the year, class A to class B	18,289	20,140,125.00
Totals	149,514	\$168,934,750.00
Deduct terminated or deceased during the year	43,871	50,619,005.00
Total benefit certificates in force December 31, 1913	105,643	\$118,315,685.00
Business in Iowa During the Year	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	4,847	\$ 5,697,425.00
Benefit certificates written during the year	769	709,000.00
Benefit certificates transferred during the year, class A to class B	909	1,062,525.00
Totals	6,525	\$ 7,468,950.00
Deduct terminated or deceased during the year	2,042	2,423,525.00
Total benefit certificates in force December 31, 1913	4,483	\$ 4,985,425.00
Received during the year from members in Iowa:		
Mortuary, \$41,950.68; reserve, \$2,653.45; expense, \$18,392.34; total, \$63,026.47.		

IOWA INSURANCE REPORT

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	161	\$ 182,960.00
Claims (face value) incurred during the year.....	1,109	1,278,650.00
Totals	1,270	\$ 1,461,610.00
Claims paid during the year.....	1,115	1,260,904.46
Balance	155	\$ 200,705.54
Saved by compromising or scaling down claims during the year		24,080.54
Claims rejected during the year.....	2	2,500.00

Claims unpaid December 31, 1913..... 153 \$ 174,125.00

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement....	4	\$ 4,850.00
Claims (face value) incurred during the year.....	34	39,750.00
Totals	38	\$ 44,600.00
Claims paid during the year.....	34	39,107.03
Balance	4	\$ 5,492.97
Saved by compromising or scaling down claims during the year		1,092.97
Claims unpaid December 31, 1913.....	4	\$ 4,400.00

Exhibit of Permanent Disability Claims

Total Claims

	Number	Amount
Claims incurred during the year.....	11	\$ 3,607.17
Totals	11	\$ 3,607.17
Claims paid during the year.....	8	2,850.00
Balance	3	\$ 757.17
Claims unpaid December 31, 1913.....	3	\$ 757.17

Exhibit of Old Age and Other Claims

Total Claims

	Number	Amount
Claims incurred during the year.....	99	\$ 93,340.00
Totals	99	\$ 93,340.00
Claims paid during the year.....	99	41,779.58
Balance		\$ 51,560.42
Saved by compromising or scaling down claims during the year		51,560.42

Iowa Claims

	Number	Amount
Claims incurred during the year.....	5	\$ 5,900.00
Totals	5	\$ 5,900.00
Claims paid during the year.....	5	1,748.78
Balance		\$ 4,151.22
Saved by compromising or scaling down claims during the year		4,151.22

SUPREME TRIBE OF BEN HUR

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,435.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates elected by the members.

What is the basis of representation in the governing body?

Answer—See laws. Not less than two-thirds of the body to be elected delegates.

How often are regular meetings of the governing body held?

Answer—Biennially.

When was the last regular meeting of the governing body held?

Answer—June 1912.

How many members of governing body attended the last regular meeting?

Answer—67.

How many of same were delegates of the subordinate branches?

Answer—40.

When and by whom are the officers elected?

Answer—Quadrennially by members of supreme body.

Are assessments graded on any table of mortality?

Answer—Class A. No.; Class B., N. F. C. 4 per cent.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Entry age.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Level premium.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—Yes.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—N. F. C., 4 per cent. C. W. Iliff. 16 assessments.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—Yes.

If so, what amount and for what purpose?

Answer—80 per cent of first years payments, class B.

Is any portion of assessments paid by new members used for expenses?

Answer—See next answer above.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, A 18, B 12; Emergency or reserve, 12; expense, 12.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$120,145.80; emergency or reserve, \$5,098.00; expense, \$2,549.00

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—From 10 per cent of assessments class A for equalizing assessments when benefit fund Class A is exhausted.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Alabama, 14; Arkansas, 50; California, 13; Colorado, 2; District of Columbia, 1; Georgia, 11; Illinois, 286; Indiana, 234; Iowa, 40; Kansas, 21; Kentucky, 42; Louisiana, 20; Maryland, 10; Michigan, 71; Minnesota, 7; Missouri, 97; Mississippi, 5; Nebraska, 80; New Jersey, 15; New York, 39; North Carolina, 2; North Dakota, 4; Ohio, 132; Oklahoma, 29; Oregon, 10; Pennsylvania, 48; Tennessee, 21; Texas, 49; Virginia, 15; Washington, 20; West Virginia, 24; Wisconsin, 19; Florida, 2.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

WESTERN BOHEMIAN FRATERNAL ASSOCIATION

President, Frank M. Barta.

Secretary, Alois Blaha.

Incorporated June 9, 1897.

Commenced Business July 4, 1897.

Home Office, 307 12th Avenue East, Cedar Rapids, Iowa.

Balance From Previous Year

Mortuary funds	\$ 65,010.51
Reserve funds	233,148.43
Expense funds	2,750.63
Total	\$ 300,909.57

Income

Membership fees actually received	\$ 162,456.70
Total received from members	\$ 162,456.70
Deduct payments returned to applicants and members	336.90
Net amount received from members	\$ 162,119.80
Interest on mortgage loans	\$ 2,871.00
Interest on bonds and dividends on stocks	10,020.66
Interest from banks	717.90
Total income	\$ 162,119.80 \$ 13,609.56

Membership fees actually received	\$ 162,456.70
Dues and per capita tax	\$ 8,956.30 8,956.30
Medical examiners' fees actually received	446.75 446.75
Convention dues	18.70 18.70
Other payments by members, viz.:	
Sales of certificates to members	1,008.25 1,008.25
Total received from members	\$ 10,430.00 \$ 172,886.70
Deduct payments returned to applicants and members	45.75 382.65
Net amount received from members	\$ 10,384.25 \$ 172,504.05
Interest on mortgage loans	2,871.00
Interest on bonds and dividends on stocks	10,020.66
Interest from banks	717.90
Sale of lodge supplies	577.65 577.65
Installation of new lodges	75.00 75.00
Total income	\$ 11,036.90 \$ 180,766.26 \$ 180,766.26

Disbursements

Death claims	\$ 108,000.00
Total benefits paid	\$ 108,000.00
Loss on sale or maturity of ledger assets	95.20
Total disbursements	\$ 108,000.00 \$ 95.20
Balance	\$ 64,976.68 \$ 330,518.33
Death claims	\$ 108,000.00
Total benefits paid	\$ 108,000.00
Salaries of deputies and organizers	74.00
Salaries of officers and trustees	3,886.82
Salaries and fees paid to supreme medical examiners	446.75
Traveling and other expenses of officers, trustees and committees	90.23
Insurance department fees	174.80
Rent, including fuel and light, for association's occupancy of its own buildings	441.36
Advertising, printing and stationery	1,484.58
Postage, express, telegraph and telephone	490.37
Official publication	3,893.05
Iowa fraternal congress dues	10.00
Bonds for treasurer and secretary	70.00
Furniture and fixtures insurance	38.40
Translation of by laws	45.00
Decrease reserve funds	66.46
Total disbursements	\$ 11,206.22 \$ 110,301.51
Balance	\$ 2,581.81 \$ 368,374.32

Ledger Assets

Mortgage loans on real estate	\$ 83,600.00
Book value of bonds and stocks, cost price	249,756.90
Deposited in trust companies and banks on interest	34,712.37
Other ledger assets, viz.:	
Loaned from reserve fund to members	305.04
Total ledger assets	\$ 368,374.32

IOWA INSURANCE REPORT

Non-Ledger Assets

Interest due and accrued on mortgages.....	2,895.68
Interest due and accrued on bonds.....	5,325.94
Total interest due and accrued.....	\$ 8,221.62

Liabilities

Death claims due and unpaid.....	\$ 6,449.50
Total liabilities.....	\$ 6,449.50

Exhibit of Certificates

Total Business of the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	17,755	\$16,069,000.00
Benefit certificates written during the year.....	965	727,250.00
Benefit certificates increased during the year.....		35,750.00
Totals.....	18,720	\$16,832,000.00
Deduct terminated or deceased during the year.....	653	520,750.00
Total benefit certificates in force December 31, 1913.....	18,067	\$16,311,250.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	2,119	\$ 1,897,250.00
Benefit certificates written during the year.....	202	172,000.00
Benefit certificates increased during the year.....	3	3,000.00
Totals.....	2,324	\$ 2,074,250.00
Deduct terminated or deceased during the year.....	67	56,250.00

Total benefit certificates in force December 31, 1913.....	2,257	\$ 2,018,000.00
Received during the year from members in Iowa:		
Mortuary, \$13,041.28; reserve, \$6,577.54; expense, \$1,366.75; total, \$20,975.57.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	14	\$ 13,449.50
Claims (face value) incurred during the year.....	118	101,000.00
Totals.....	132	\$ 114,449.50
Claims paid during the year.....	122	108,000.00
Balance.....	10	\$ 6,449.50
Claims unpaid December 31, 1913.....	10	\$ 6,449.50

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement.....	1	\$ 449.50
Claims (face value) incurred during the year.....	18	16,000.00
Totals.....	19	\$ 16,449.50
Claims paid during the year.....	17	15,750.00
Balance.....	2	\$ 699.50
Claims unpaid December 31, 1913.....	2	\$ 699.50

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—232.

How often are meetings of the subordinate branches required to be held?

Answer—Monthly.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates in general convention.

What is the basis of representation in the governing body?

Answer—One delegate to every 50 members.

How often are regular meetings of the governing body held?

Answer—Every 5 years.

When was the last regular meeting of the governing body held?

Answer—September 12-16, 1912, at Omaha, Neb.

How many members of governing body attended the last regular meeting?

Answer—258.

How many of same were delegates of the subordinate branches?

Answer—All.

When and by whom are the officers elected?

Answer—By delegates in general convention.

Are assessments graded on any table of mortality?

Answer—Yes.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—Age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

If so, give full particulars.

Answer—If a member reaches the age of 75 years, can't work, and member for 25 years, he can demand one-tenth of the amount of certificate annually for 9 years.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—Yes.

How many assessments were collected during the year?

Answer—12. Mortuary, \$102,458.70; expense, \$10,635.90.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$13,612.72; expense, \$108.95.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—When the sum of mortuary fund reaches \$50,000.00, such excess is transferred to reserve fund. The reserve fund is used to pay deficiency in mortuary fund if 12 assessments are not sufficient. Reserve fund can be used for members who are sick 2 years, old age and members 30 years.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Nebraska, 67; Wisconsin, 34; Iowa, 23; Minnesota, 24; South Dakota, 18; Kansas, 18; Oklahoma, 16; North Dakota, 14; Michigan, 4; Oregon, 4; California, 3; Washington, 2; Montana, 2; Colorado, 1; Wyoming, 1.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by the "Special Deposit Schedule?"

Answer—Yes.

If not, give full and complete information relating thereto.

Answer—Except those on deposit with auditor of the state of Iowa, as required by law.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

WOMEN'S CATHOLIC ORDER OF FORESTERS

President, Rose D. Rittman.

Secretary, Helen T. Kelly.

Incorporated January 31, 1894.

Commenced Business July 17, 1891.

Home Office, 127 N. Dearborn Street, Chicago, Ill.

Balance From Previous Year

Mortuary funds	\$ 116,149.36
Reserve funds	906,241.71
Church extension funds	550.05
Expense funds	13,119.83
Total	\$ 1,036,060.95

Income

Membership fees actually received	\$ 100.00	\$ 100.00
All other assessments or premiums	\$ 926,308.98	926,308.98
Dues and per capita tax	68,599.88	68,599.88
Church Extension Society		2,810.10
Other payments by members, viz.:		
Flood fund		1,127.88
Reserve fund assessment		27,327.57
Net amount received from members	\$ 926,308.98	\$ 926,308.98
Interest on collateral loans		46.50
Interest on bonds		36,630.22
Interest from all other sources, banks		7,932.01
Sale of lodge supplies		3,366.71

From all other sources, viz.:

Certificates	\$ 3,418.00
Subordinate court bonds	927.74
Miscellaneous fund	398.10
Total income	\$ 926,308.98 \$ 68,599.88 \$ 1,079,172.69 \$ 1,079,172.69

Disbursements

Death claims	\$ 825,433.82
Commissions and fees paid to organizers	1,722.00
Salaries of deputies	3,487.39
Salaries of officers and trustees	6,500.00
Other high auditors	1,050.00
Compensation of committees	253.75
Salaries of office employees	12,000.00
Refund of mortuary fund	186.91
Church Extension Society	1,308.70
Refund of reserve fund	38.50
Traveling and other expenses of officers, trustees and committees	717.61
Flood fund	795.00
Insurance department fees	330.00
Rent, including association's occupancy of its own buildings	2,820.00
Supplies, printing and stationery	4,597.08
Postage, express, telegraph and telephone	2,428.97
Official publication	4,594.09
Expense of supreme lodge meeting and high trustees	965.50
Legal expense in litigating claims	2,783.25
Premiums for new members	3,017.50
Extra compensation for new members	60.00
Taxes	13.20
Subordinate court bonds	927.50
All other disbursements, miscellaneous	2,875.29
Total disbursements	\$ 878,911.41 \$ 878,911.41
Balance	\$ 1,236,322.23 \$ 1,236,322.23

Ledger Assets

Book value of bonds and stocks	\$ 1,003,480.64
Deposited in trust companies and banks on interest	232,841.59
Total ledger assets	\$ 1,236,322.23

Non-Ledger Assets

Interest and rents due and accrued	15,631.61
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	71,861.00
Gross assets	\$ 1,323,714.84

Deduct Assets Not Admitted

Book value of bonds and stocks over market value	37,367.52
Total admitted assets	\$ 1,286,347.32

Liabilities

Death claims due and unpaid	\$ 7,931.68
Death claims adjusted not yet due	89,500.00
Death claims resisted	2,000.00
Total death claims	\$ 99,431.68
Total unpaid claims	\$ 99,431.68
Total liabilities	\$ 99,431.68

IOWA INSURANCE REPORT

Exhibit of Certificates

Total Business of the year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	66,222	\$68,368,000.00
Benefit certificates written during the year	4,133	3,888,500.00
Totals	70,355	\$72,256,500.00
Deduct terminated or deceased during the year	2,830	2,129,500.00
Total benefit certificates in force December 31, 1913	68,025	\$70,127,000.00

Business in Iowa During the Year

	Number	Amount
Benefit certificates in force December 31, 1912, as per last statement	1,806	\$ 1,875,500.00
Benefit certificates written during the year	178	140,000.00
Totals	1,984	\$ 2,015,500.00
Deduct terminated or deceased during the year	55	56,500.00
Total benefit certificates in force December 31, 1913	1,929	\$ 1,959,000.00
Received during the year from members in Iowa:		
Mortuary, \$24,125.76; reserve, \$737.55; expense, \$2,250.13;		
total, \$27,113.44.		

Exhibit of Death Claims

Total Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	104	\$ 108,365.00
Claims (face value) incurred during the year	767	816,500.00
Totals	871	\$ 924,865.00
Claims paid during the year	768	825,433.32
Balance	103	\$ 99,431.68
Claims unpaid December 31, 1913	103	\$ 99,431.68

Iowa Claims

	Number	Amount
Claims unpaid December 31, 1912, as per last statement	2	\$ 2,000.00
Claims (face value) incurred during the year	16	18,000.00
Totals	18	\$ 20,000.00
Claims paid during the year	17	19,000.00
Balance	1	\$ 1,000.00
Claims unpaid December 31, 1913	1	\$ 1,000.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—1,005.

How often are meetings of the subordinate branches required to be held?

Answer—Twice a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—Each subordinate court elects one representative to a triennial convention.

What is the basis of representation in the governing body?

Answer—One delegate from each subordinate court.

How often are regular meetings of the governing body held?

Answer—Triennially.

WOMEN'S CATHOLIC ORDER OF FORESTERS

When was the last regular meeting of the governing body held?

Answer—September 26 to October 8, 1911.

How many members of governing body attended the last regular meeting?

Answer—933.

How many of same were delegates of the subordinate branches?

Answer—919.

When and by whom are the officers elected?

Answer—Triennially by delegates in session.

Are assessments graded on any table of mortality?

Answer—No.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

If so, give the standards of mortality and interest adopted, the number of assessments during the year at present rates assumed, and the name of the actuary making the valuation.

Answer—None.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

If so, what amount and for what purpose?

Answer—None.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, 12; expense, \$1.00 per member.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—We quote maximum assessments for 1913: Mortuary, \$1.36; expense, \$1.00 per member.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—Legislation of society last session, September 26 to October 8, 1911, provided 1% per death be levied on all members in class A.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—British Columbia, 1; California, 9; Canada, 6; Wisconsin, 123; Colorado, 9; Indiana, 33; Iowa, 41; Kansas, 2; Kentucky, 1; Louisiana, 5; Michigan, 49; Minnesota, 118; Missouri, 21; Montana, 7; Nebraska, 13; Nevada, 1; Illinois, 480; New Hampshire, 11; New Mexico, 1; North Dakota, 18; Ohio, 16; Pennsylvania, 1; Rhode Island, 2; South Dakota, 11; Texas, 2; Vermont, 5; Washington, 14; Washington, D. C., 2.

Were all the stocks, bonds, and other securities owned December 31, 1912, in the actual possession of the association on said date, except as shown by

Answer—Yes.

Were any of the stocks, bonds or other assets of the association loaned during the year covered by this statement?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—Yes.

ANNUAL STATEMENT

For the year ending December 31, 1913, of the

ZAPADNI CESKA KATOLICKA JEDNOTA (WESTERN BOHEMIAN
CATHOLIC UNION)

President, L. J. Kudrna.

Secretary, J. J. Kovarik.

Incorporated February 2, 1899.

Commenced Business January 1, 1899.

Home Office, Spillville, Iowa.

Balance From Previous Year

Mortuary funds	\$	311.53
Reserve funds		48,976.78
Expense funds		17.77
Total	\$	49,306.08

Income

Membership fees actually received	\$	133.85
All other assessments or premiums	\$	30,908.93
Net amount received from members	\$	3,070.00
Interest on mortgage loans		2,239.75
Interest on mortgage loans		76.67
Total income	\$	6,307.38
Membership fees actually received	\$	133.85
All other assessments or premiums		48,746.04
Dues and per capita tax	\$	3,336.30
Medical examiners' fees actually received		60.00
Net amount received from members	\$	3,336.30
Interest on mortgage loans		2,239.75
Interest from depository bank		76.67
Sale of lodge supplies		266.10
Total income	\$	49,878.71

Disbursements

Death claims	\$	37,500.00
Total benefits paid	\$	37,500.00
Total disbursements	\$	37,500.00
Balance	\$	2,759.46
Death claims	\$	37,500.00
Total benefits paid	\$	2,759.46

Salaries of managers or agents not deputies or organizers	\$	50.00
Salaries of officers and trustees	1,415.00	1,415.00
Other compensation of officers and trustees	11.00	11.00
Salaries and fees paid to supreme medical examiners	58.50	58.50
Insurance department fees	75.00	75.00
Advertising, printing and stationery	95.35	95.35
Postage, express, telegraph and telephone	98.17	98.17
Lodge supplies	207.12	207.12
All other disbursements	20.10	20.10

Total disbursements	\$	2,030.24	\$	30,530.24	\$	30,530.24
Balance	\$	1,649.03	\$	50,654.55	\$	50,654.55

Ledger Assets

Mortgage loans on real estate	\$	54,500.00
Cash in association's office, \$101.88; deposited in banks (not on interest), \$3,052.67		3,154.55
Other ledger assets, viz.: Certificate of deposit, First National Bank, St. Paul, Minn., bearing 3 per cent interest		2,000.00

Total ledger assets	\$	50,654.55
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Non-Ledger Assets

Interest and rents due and accrued		1,218.93
All other assets, viz.: Lodge supplies, emblems, etc.		848.00
Typewriter, stationery		60.00

Gross assets	\$	61,871.48
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Deduct Assets Not Admitted

Lodge supplies, etc.		908.00
Total admitted assets	\$	60,873.48

Liabilities

Death claims adjusted not yet due	\$	1,700.00
Total death claims	\$	1,700.00
Total liabilities	\$	1,700.00

Exhibit of Certificates

Total Business of the Year

	Number Male	Number Female	Amount
Benefit certificates in force December 31, 1912, as per last statement	2,782	1,407	\$ 3,121,800.00
Benefit certificates written during the year	110	13	100,000.00
Benefit certificates reinstated during the year	1	-----	1,000.00
Benefit certificates increased during the year	-----	-----	500.00
Totals	2,893	1,420	\$ 3,223,000.00
Deduct terminated or deceased during the year	108	41	118,100.00
Total benefit certificates in force December 31, 1913	2,785	1,379	\$ 3,105,000.00

IOWA INSURANCE REPORT

Business in Iowa During the Year

	Number Male	Number Female	Amount
Benefit certificates in force December 31, 1912, as per last statement.....	386	172	\$ 415,450.00
Benefit certificates written during the year.....	23	1	18,800.00
Benefit certificates increased during the year, by transfer	1	1	1,300.00
Totals	410	174	\$ 435,550.00
Deduct terminated or deceased during the year.....	19	6	18,700.00
Total benefit certificates in force Decem- ber 31, 1913	391	168	\$ 416,850.00
Received during the year from members in Iowa: Mortuary, \$5,289.83; reserve, \$541.58; expense, \$503.83; total, \$6,335.24.			

Exhibit of Death Claims

Total Claims	Number Male	Number Female	Amount
Claims unpaid December 31, 1912, as per last statement	5	3	\$ 4,400.00
Claims (face value) incurred during the year.....	32	20	34,800.00
Totals	37	23	\$ 39,200.00
Claims paid during the year.....	36	20	37,500.00
Balance	1	3	\$ 1,700.00

Iowa Claims	Number Male	Number Female	Amount
Claims (face value) incurred during the year.....	6	4	\$ 5,600.00
Totals	6	4	\$ 5,600.00
Claims paid during the year.....	6	4	\$ 5,600.00

General Interrogatories

Is the association organized and conducted on the lodge system with ritualistic form of work and representative form of government?

Answer—Yes.

If so, how many subordinate lodges or branches are there?

Answer—Eighty-eight.

How often are meetings of the subordinate branches required to be held?

Answer—Once a month.

How are the subordinate branches represented in the supreme or governing body?

Answer—By delegates chosen by the members of the subordinate branches.

What is the basis of representation in the governing body?

Answer—Every subordinate branch is entitled to one delegate.

How often are regular meetings of the governing body held?

Answer—Once in four years.

When was the last regular meeting of the governing body held?

Answer—September 24, 25, 26, 1912.

How many members of governing body attended the last regular meeting?

Answer—Fifty-four.

How many of same were delegates of the subordinate branches?

Answer—Forty-five.

WESTERN BOHEMIAN CATHOLIC UNION

When and by whom are the officers elected?

Answer—By the governing body at the general meeting or convention.

Are assessments graded on any table of mortality?

Answer—Graded.

If so, specify table and state whether assessments are levied on age at entry or attained age.

Answer—On age at entry.

If on age at entry, are they based on the "level premium" or "step rate plan?" (Give full information.)

Answer—Step rate plan.

Have the liabilities of the association under its certificates in force December 31st last, been mathematically determined?

Answer—No.

Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or assessments for the same, used for expenses?

Answer—No.

Is any portion of assessments paid by new members used for expenses?

Answer—No.

Does the association pay or allow, or promise to pay or allow, any dividend, paid-up or extended insurance, or any sum of money or thing of value to the members without regard to physical condition?

Answer—No.

How many assessments were collected during the year?

Answer—Mortuary, \$2,535.26; emergency or reserve, \$247.70; expense, \$834.15.

What would be the amount of one full assessment on the membership December 31, 1912?

Answer—Mortuary, \$2,535.00; emergency or reserve, \$247.70; expense, \$834.15.

How is the emergency or reserve fund created, and for what purpose and under what circumstances can it be disbursed?

Answer—From membership fee and 10 per cent of the widow and orphan fund (mortuary) assessments, also interest from loans.

In what states is the association authorized to transact business, and how many subordinate branches are there in each state?

Answer—Iowa, 13; Minnesota, 27; Nebraska, 31; North Dakota, 8.

Does any officer, director or trustee receive any commission on the business of the association?

Answer—No.

Has this association reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

Answer—No.

Has any present or former officer, director, trustee, incorporator, or any other person, or any firm, corporation, or association, any claim of any nature whatsoever against this association, which is not included in the liabilities on page 5 of this statement?

Answer—No.

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